

Underwriting Guidelines

Lincoln WealthAccelerateSM IUL



LIFE SOLUTIONS

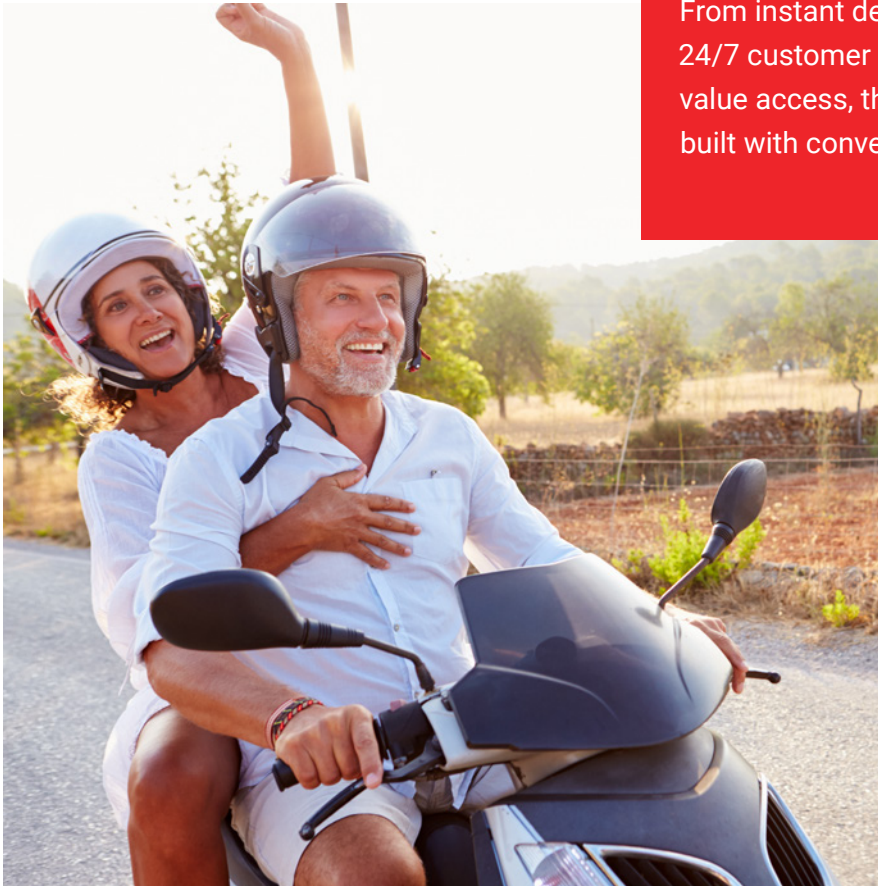
Overview

Insurance products issued by:
The Lincoln National Life Insurance Company

Put clients in the driver's seat with a solution that offers solid financial protection for wherever life takes them.


Offer clients a product that moves at life's speed with *Lincoln WealthAccelerateSM IUL*.

From instant decisions and 24/7 customer portals to cash value access, this product is built with convenience in mind.



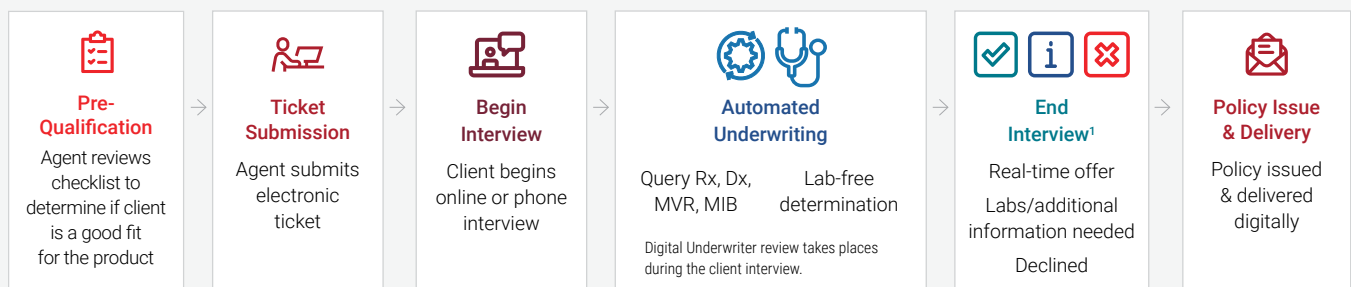
Lincoln WealthAccelerateSM IUL provides these advantages

- **Affordable protection** for ages 20 – 55
- **Face amounts** from \$100,000 to \$1,500,000
- **Easy and paperless** online eTicket process with automated underwriting
- **Lab-free consideration** for all preferred and some standard rate classes
- **Real-time offer** will be made for clients approved lab-free
- **No attending physician statement (APS) requirement**
- **Faster approval process** means cases are issued in a fraction of the time



Underwriting decisions are based on the information your client provides during their interview, so give your clients our [Client interview worksheet](#) to help them prepare.

A quick, convenient underwriting process



¹ Client, agent and case contact will be informed if labs or other information is needed. If the case is declined, the agent and case contact will be notified through Lincoln's standard pending case status process. Lincoln must order labs and vitals, if they are required.

FIELD UNDERWRITING

Is your client a good candidate for *Lincoln WealthAccelerate*SM IUL?



Review the *disqualifying* health conditions and risk factors with your client PRIOR to submission.

- Alzheimer's disease, dementia, or taking medication for memory loss
- Amyotrophic lateral sclerosis (ALS), also known as Lou Gehrig's disease
- Aneurysm
- Cancer history within 10 years, excluding basal cell or squamous cell carcinoma of the skin
- Cardiomyopathy
- Chronic kidney failure
- Cirrhosis of the liver
- Congestive heart failure
- Coronary artery disease
- Diabetes with a diagnosis prior to age 25
- Dialysis treatment
- Down syndrome
- Height and weight: If body mass index (BMI) is less than 16 or greater than/equal to 44
- HIV/AIDS
- Huntington's disease
- Implantable defibrillator
- Muscular dystrophy
- Organ transplant recipient
- Oxygen use for any reason
- Undiagnosed medical condition currently being evaluated
- Untreated severe sleep apnea

IMPORTANT NOTE: The impairments listed are not meant to be all-inclusive.

Due to the complexity of individual medical histories, multiple medical conditions could prompt the need for labs/vitals, even if not listed above. If labs are required, Lincoln will order.

FIELD UNDERWRITING

Conditions that will require labs and vitals



Review medical and nonmedical conditions that will *prompt the need for labs and vitals.*

- Alcohol abuse and/or treatment (within the past 10 years)
- Atrial fibrillation
- Bipolar disorder
- Cancer history (other than basal and squamous cell skin cancers)
- Carotid artery disease
- Elevated cholesterol without treatment
- Chronic obstructive pulmonary disease (COPD/emphysema)
- Crohn's disease/ulcerative colitis
- Diabetes/gestational diabetes
- Drug abuse and/or treatment
- Emphysema
- Epilepsy/seizure
- Gastric bypass/lap band
- Heart disease/surgery (all types)
- Hepatitis B or C
- Hypertension
- Kidney disease
- Melanoma
- MIB and prescription database results that indicate adverse medical history
- Multiple sclerosis (MS)
- Parkinson's disease
- Peripheral artery disease (PAD)/peripheral vascular disease (PVD)
- Prescription narcotic use

Nonmedical conditions

- Use of cigarettes, e-cigarettes, vaping products, or herbal cigarettes. (Other tobacco products and/or marijuana use meeting standard nontobacco or better may qualify for lab-free).
- History of DUI or distracted driving convictions in the last 5 years.
- Felony conviction in the last 7 years.
- Submission of a prior trial (informal) or formal application to Lincoln Financial Group within the last 12 months.
 - If there are valid labs on file from a previous formal submission, they may be used in place of ordering new labs.
 - Formal submissions indicating a pending application with another carrier within the last 6 months.

IMPORTANT NOTE: This list is not all-inclusive.

Due to the complexity of individual medical histories, multiple medical conditions could prompt the need for labs/vitals, even if not listed above. If labs are required, Lincoln will order.

Three underwriting classes

1. Preferred nontobacco

This class is for clients who enjoy exceptional health and have not used tobacco or nicotine in any form in the past 24 months (except for the occasional cigar up to 24 per year, provided the urine specimen is negative for nicotine) and meet all the preferred criteria.

2. Standard nontobacco (up to Table 3)

This class represents insureds who have an average life expectancy and do not meet preferred criteria. This includes applicants who use cigars, pipes, chewing tobacco and other non-cigarette/e-cigarette tobacco products, and who may test positive for nicotine. Excludes cigarette and e-cigarette smokers.

3. Standard tobacco (up to Table 3)

This class is similar to the standard nontobacco class, but the insured has smoked cigarettes or e-cigarettes within the past 12 months.

Preferred criteria

Criteria	Preferred
Tobacco use	<ul style="list-style-type: none"> No tobacco/nicotine products in 24 months. Occasional cigar use of up to 24 cigars/year with a urine specimen that is negative for nicotine
Personal history	<ul style="list-style-type: none"> No personal history of cardiovascular disease, diabetes, or cancer (excluding benign skin cancers), and other cancers to include certain thyroid, uterine, cervical, prostate, and testicular cancers.
Drugs and/or alcohol	<ul style="list-style-type: none"> No personal history of drugs or alcohol abuse within the past 10 years. Preferred is not available if a history of both alcohol and drug abuse in any time frame
Family history	<ul style="list-style-type: none"> No deaths of parent or sibling prior to age 60 due to Coronary Artery Disease, Myocardial Infarction, or Cerebrovascular Disease (Stroke).
Driving history	<ul style="list-style-type: none"> No more than 3 nonratable moving violations in the past 3 years No DUI or license suspension in the past 5 years
Labs	<ul style="list-style-type: none"> Blood tests other than lipids – within normal limits
Cholesterol	<ul style="list-style-type: none"> Minimum untreated cholesterol reading is 100. Maximum cholesterol is 300. Cholesterol/HDL ratio ≤ 6.0
Blood pressure	<ul style="list-style-type: none"> Treated and untreated hypertension with an average of 140/90 or lower
Aviation/ avocation	<ul style="list-style-type: none"> No ratable avocation or occupation. For private aviation, if pilot has Instrument Flight Rules (IFR) qualification or 1,000 total flight hours, flies between 25 and 250 hours a year in the U.S. and Canada, is under age 70, has clean MVR
Body mass index (BMI)	BMI of 32 or less and minimum BMI of 18

Minimum/Maximum height and weight in pounds

Male/female age 20 to 55

Height	Preferred BMI Range		Standard BMI Range	
	Minimum Weight	Maximum Weight	Minimum Weight	Maximum Weight
4'8"	81	136	78	185
4'9"	84	141	80	191
4'10"	87	155	83	198
4'11"	90	161	86	205
5'0"	93	166	89	212
5'1"	96	172	92	219
5'2"	99	178	95	226
5'3"	102	184	98	234
5'4"	105	189	101	241
5'5"	109	195	105	249
5'6"	112	201	108	257
5'7"	115	208	111	264
5'8"	119	214	115	272
5'9"	122	220	118	281
5'10"	126	227	121	289
5'11"	130	233	125	297
6'0"	133	240	129	305
6'1"	137	247	132	315
6'2"	141	253	136	323
6'3"	145	260	140	332
6'4"	148	267	143	340
6'5"	152	258	147	349
6'6"	156	264	151	359
6'7"	160	271	155	368
6'8"	164	278	159	377
6'9"	168	285	163	387

For heights not listed, visit https://www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm.

Lab-free qualification guidelines

- Client ages 20–55
- Face amounts \$100,000 to \$1,500,000
- Consideration for all preferred and some standard rate classes
- No major medical conditions
- Within height/weight limits
- Maximum lifetime lab-free consideration does not exceed \$1,500,000



Lincoln WealthAccelerateSM IUL is a product that can follow your middle-market clients throughout their life journey. Reach out to your Lincoln representative to learn more.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

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