

Lincoln leading-edge underwriting

At Lincoln, we constantly review and update our medical and financial underwriting guidelines to support you and your clients' needs. What does this mean for you and your business? It means you'll get the underwriting advantages you need from a team that goes above and beyond the standards others strive to achieve. It's a difference you can count on, delivered by the people of our underwriting team:



Experienced medical team



Office of the Chief



Dedicated underwriting and new business teams who are experts on your business

Competitive advantages when your clients:

Have a medical concern

- **Cancer:**
 - Preferred consideration for clients with certain types of cancers: prostate, testicular, thyroid, uterine and cervical.
 - Preferred plus available to clients with a family history of cancer.
- **Cardiac:** Up to four tables of favorable profile credits allowed. Standard rates may be available for clients over age 70 with a history of coronary artery disease.
- **Diabetes:** Competitive rates offered for individuals with a personal history of diabetes. Preferred classes may be available for clients age 70 and up.
- **Hepatitis C:** With successful treatment, most clients will qualify for standard; some preferred.
- **Smoker:** Standard nontobacco rates available for cigar, pipe and chewing tobacco users.
- **Treated hypertension:** Preferred plus available.
- **Table reduction program:** Available for table three to standard through age 70 – up to \$10 million.

Have a large case

- Our experienced Chief Underwriting team is available for your large, high-profile cases.
- We have strong collaboration with our reinsurance partners to advocate for your business throughout the underwriting process.
- Access to the highest reinsurance capacity amounts available in the industry.
- Autobind limit of \$60 million and \$65 million jumbo limit.

Are a business owner

- We have competitive financial underwriting guidelines for Business Insurance, including consideration of up to 20x income for key person coverage.

We make it easy to do business with:

LincXpress®

- Our streamlined, no-cost client interview process for electronic ticket and paper ticket submissions.
- Online interview or phone interview with our in-house Tele-App team.
- Automated underwriting and the opportunity for our lab-free process with real-time offer for qualifying clients.
- ePolicy delivery for faster policy delivery – at no cost.

Labs and medical records

- No EKGs required for any age or face amount.
- No MD exams for any age or face amount, and no PHIs to age 69.*
- Utilizing the most innovative data sources to eliminate routine attending physician statement (APS) requirements.

Professional Advantage Program (PAP)

- Offering lab-free consideration for up to \$20 million of personal or business IUL or VUL coverage.
- Available for professional clients, and their spouse, who have had a complete physical, meeting our specified criteria, within the past 18 months.

Quick quotes

- Spectra provides accurate and instantaneous, online, quick quotes for mildly complex scenarios with over 200 impairments.
- Available for IUL, VUL and *Lincoln LifeElements*® Level Term.

*Abbreviated PHI required for cases with long-term care and accelerated benefits for chronic and terminal illness riders, ages 61 and up.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York



For more information about leading-edge underwriting advantages, contact your Lincoln representative.

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

©2022 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-3572470-043021

POD 6/22 **Z20**

Order code: UW-TOP-FLI001



Lincoln life insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. Limitations and exclusions may apply. Check state availability.

For financial professional use only. Not for use with the public.