LIFE UNDERWRITING & NEW BUSINESS

Lincoln Introduces LTC Pre-Check℠

A new online pre-submission tool for MoneyGuard®

On **June 22, 2026,** Lincoln is excited to introduce **LTC Pre-Check**, a digital tool to help determine if clients may qualify for Lincoln *MoneyGuard®* Long-Term Care (LTC) life insurance solutions.

Designed as an **optional pre-submission tool**, it allows users to assess potential eligibility based on medical conditions and health history ***before*** **submitting an underwriting quick quote request or formal application.**

What You Need to Know

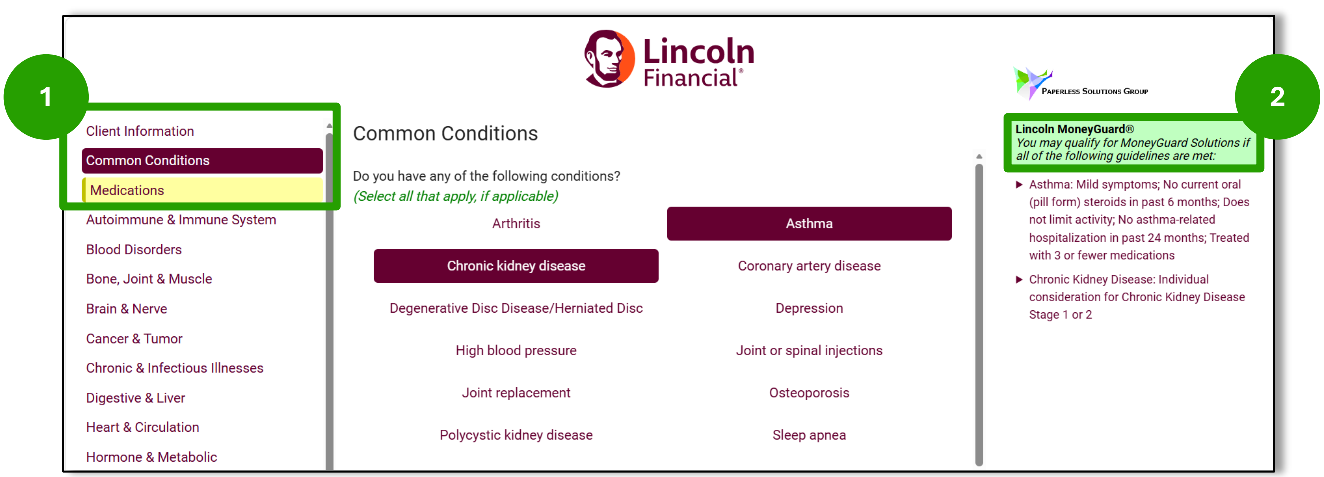
- Designed for financial professionals and approved for use with clients; not approved for use in New York and California.
- Accessed through a web link for use on PCs and tablets; not optimized for use on cell phones.
- Excluded from the illustration, underwriting quick quote, and application processes.
- Provides customized qualification guidelines based on responses, but does not replace the formal application and underwriting review process.

Key Benefits

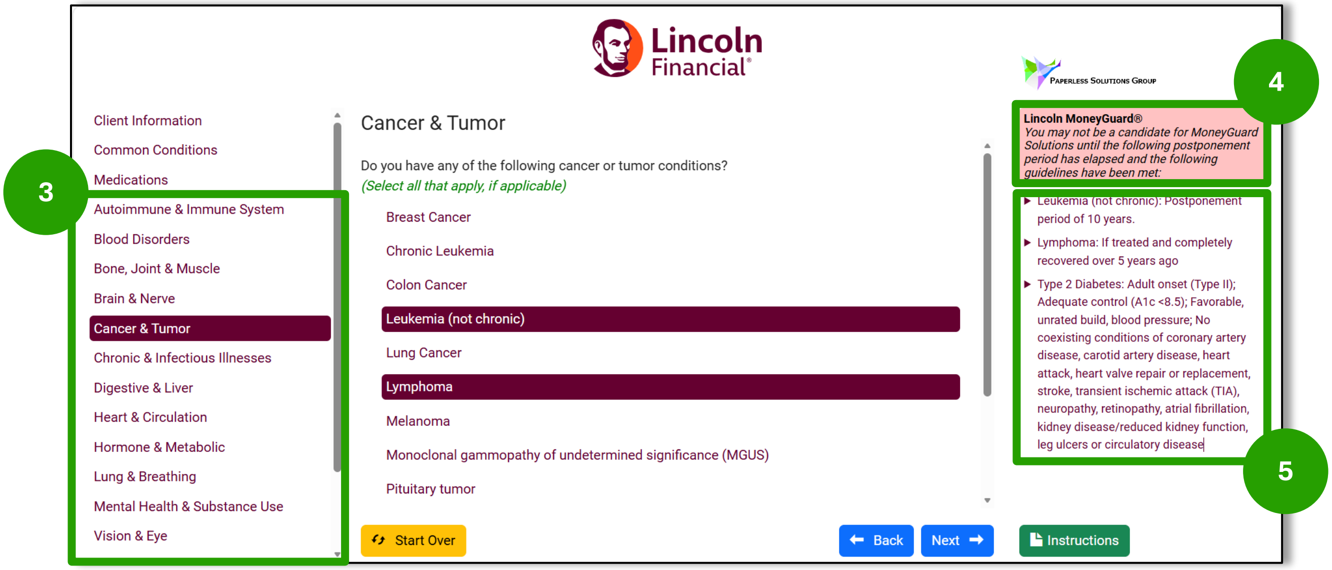
- ✓ Easy-to-use
- ✓ Improves placement rates
- ✓ Saves time
- ✓ Helps avoid the frustration of potential declines
- ✓ **No login required**

How it Works

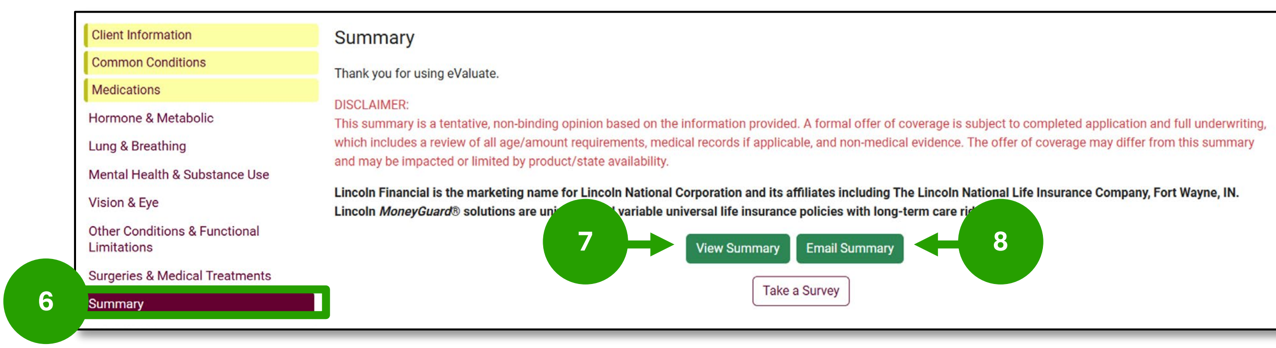
1. Start by fully completing the **Client Information**, **Common Conditions** and **Medications** sections.
2. A **green box** in the top right indicates the client may qualify for Lincoln *MoneyGuard®* solutions if all the requirements listed are met.



3. Next, proceed through the **condition categories**, selecting only those that apply.
4. If you encounter a condition **flagged in red**, you may continue through the full process to capture all relevant details for a comprehensive assessment.
5. As you select each condition, any additional **qualification guidelines** will appear on the right.



6. Once all applicable conditions have been identified, go to the **Summary** section to download a summary report that outlines the conditions and corresponding guidelines. The summary also provides an initial view of potential eligibility for Lincoln *MoneyGuard®* coverage.



7. Click **View Summary** to download the PDF summary.
8. Click **Email Summary** to email the PDF summary directly from the tool.

LTC Pre-Check℠

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