

Lincoln Introduces LTC Pre-CheckSM

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.

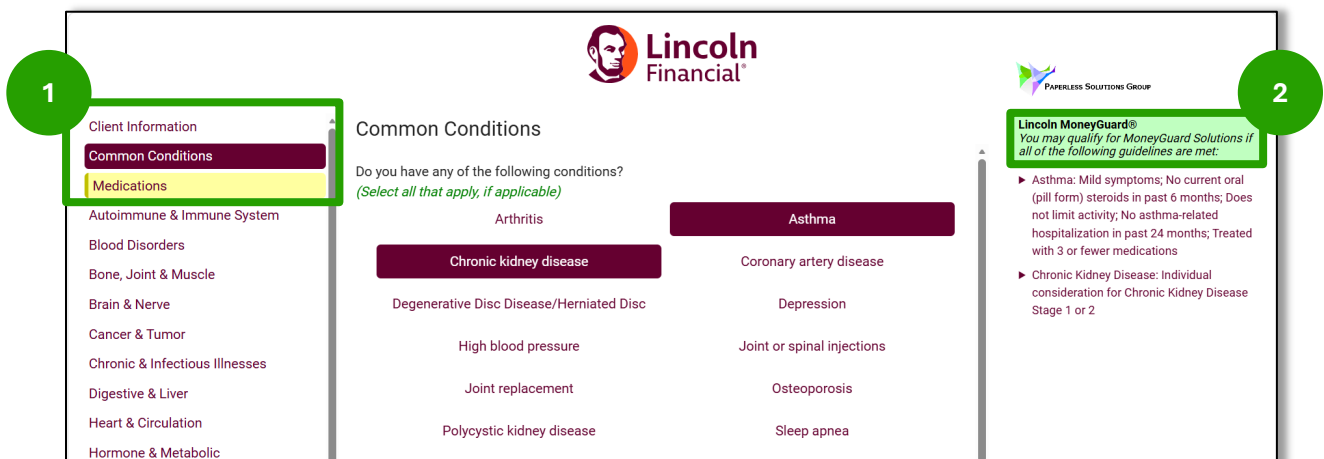


Key Benefits

- ✓ 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.



1

Client Information
Common Conditions
Medications

Autoimmune & Immune System
Blood Disorders
Bone, Joint & Muscle
Brain & Nerve
Cancer & Tumor
Chronic & Infectious Illnesses
Digestive & Liver
Heart & Circulation
Hormone & Metabolic

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Common Conditions

Do you have any of the following conditions?
(Select all that apply, if applicable)

Arthritis

Chronic kidney disease

Degenerative Disc Disease/Herniated Disc

High blood pressure

Joint replacement

Polycystic kidney disease

Asthma

Coronary artery disease

Depression

Joint or spinal injections

Osteoporosis

Sleep apnea

2

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You may qualify for MoneyGuard Solutions if all of the following guidelines are met:

- ▶ Asthma: Mild symptoms; No current oral (pill form) steroids in past 6 months; Does not limit activity; No asthma-related hospitalization in past 24 months; Treated with 3 or fewer medications
- ▶ Chronic Kidney Disease: Individual consideration for Chronic Kidney Disease Stage 1 or 2

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

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Autoimmune & Immune System
Blood Disorders
Bone, Joint & Muscle
Brain & Nerve
Cancer & Tumor
Chronic & Infectious Illnesses
Digestive & Liver
Heart & Circulation
Hormone & Metabolic
Lung & Breathing
Mental Health & Substance Use
Vision & Eye

Cancer & Tumor

Do you have any of the following cancer or tumor conditions?
(Select all that apply, if applicable)

Breast Cancer
Chronic Leukemia
Colon Cancer
Leukemia (not chronic)
Lung Cancer
Lymphoma
Melanoma
Monoclonal gammopathy of undetermined significance (MGUS)
Pituitary tumor

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You may not be a candidate for MoneyGuard Solutions until the following postponement period has elapsed and the following guidelines have been met:

- Leukemia (not chronic): Postponement period of 10 years.
- Lymphoma: If treated and completely recovered over 5 years ago
- Type 2 Diabetes: Adult onset (Type II); Adequate control (A1c <8.5); Favorable, unrated build, blood pressure; No coexisting conditions of coronary artery disease, carotid artery disease, heart attack, heart valve repair or replacement, stroke, transient ischemic attack (TIA), neuropathy, retinopathy, atrial fibrillation, kidney disease/reduced kidney function, leg ulcers or circulatory disease

Start Over Back Next Instructions

- 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.

Client Information
Common Conditions
Medications
Hormone & Metabolic
Lung & Breathing
Mental Health & Substance Use
Vision & Eye
Other Conditions & Functional Limitations
Surgeries & Medical Treatments
Summary

Summary

Thank you for using eEvaluate.

DISCLAIMER:
This summary is a tentative, non-binding opinion based on the information provided. A formal offer of coverage is subject to completed application and full underwriting, which includes a review of all age/amount requirements, medical records if applicable, and non-medical evidence. The offer of coverage may differ from this summary and may be impacted or limited by product/state availability.

Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates including The Lincoln National Life Insurance Company, Fort Wayne, IN. Lincoln MoneyGuard® solutions are only available on variable universal life insurance policies with long-term care riders.

View Summary Email Summary Take a Survey

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



LTC Pre-Check is provided through Paperless Solutions Group. Paperless Solutions Group is not an affiliate of Lincoln Financial.

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