



Lincoln *MoneyGuard*® Reserve Plus underwriting at a glance

The final underwriting decision is based on the details provided in the Personal History Interview. **Please contact the Lincoln *MoneyGuard* Reserve Plus Underwriting department to discuss medical history not identified below.**

Uninsurable conditions

Activity of daily living deficit(s)	Cirrhosis	Hydrocephalus	Paralysis of one or more limbs
AIDS/HIV positive	Congestive heart failure	Kidney disease (chronic)	Paraplegia, quadriplegia, or hemiplegia
Alcoholism, active	Cystic fibrosis	Lupus (systemic)	Parkinson's disease
Amyotrophic lateral sclerosis (ALS), Lou Gehrig's disease	Defibrillator (implantable)	Macular degeneration (progressive)	Polycystic kidney disease
Alzheimer's disease/dementia	Diabetes mellitus (Type I)	Memory loss	Post polio syndrome (PPS)
Aneurysm not surgically repaired	Dialysis/kidney failure	Mental impairment or retardation	Primary billiary sclerosis
Ataxia	Esophageal varices	Multiple myeloma	Receiving Social Security or any other disability benefits
Balance disorders	Falls (2+ in past 36 months)	Multiple sclerosis	Schizophrenia
Cane, walker, wheelchair use	Handicap parking permit due to limitations or medical condition	Muscular dystrophy	Scleroderma
Cardiomyopathy	Hemophilia	Myasthenia gravis	Sclerosing cholangitis
Chronic obstructive pulmonary disease	Hepatitis (chronic or active)	Organ transplant	Wegener's granulomatosis
Chronic pain (regular use prescription pain medication)		Oxygen use	
		Pancreatitis (chronic or multiple episodes)	

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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Submission postponement periods

Do not submit until appropriate time has elapsed and client is fully recovered and released from all medical care.

Incident	Postponement	Incident	Postponement
Stroke	12 months	Heart attack	6 months
Transient ischemic attack (TIA)	6 months	Heart valve replacement surgery	6 months
Pacemaker implant	3 months	Joint replacements	6 months
Coronary artery disease, bypass surgery, or angioplasty	6 months	Pending surgery	After completion of surgery and appropriate recovery period has passed
Cardioversion	6 months		
No complete physical exam within past 12 months	Postpone until exam completed and results known	Physical therapy treatment	After release from all care and client is back to full activity without limitations
Single joint injection	6 months		
Multiple joint injections	12 months	Bone marrow transplant	10 years
Gastric bypass surgery	6 months		
Carotid artery surgery	6 months		

Medical conditions with tobacco use

Tobacco use in the past 24 months with any of the following medical conditions is uninsurable.

• Asthma	• Heart attack
• Carotid artery disease	• Peripheral vascular disease
• Coronary artery disease	• Sarcoidosis
• Diabetes (Type II)	• Sleep apnea
• Emphysema	• Stroke or transient ischemic attack (TIA)

Streamlined underwriting guidelines for common conditions

The following conditions may be acceptable for Lincoln *MoneyGuard*® Reserve Plus. The final underwriting decision is based on details or overall medical history provided by the client in the Personal History Interview.

Alcoholism	Recovered for 48 months
Angina	Past history only; no current symptoms; favorable build, blood pressure, and lipids
Anxiety	Mild or stable on medications; no hospitalization in past 48 months
Arthritis	Symptoms do not limit activities; no chronic pain; no narcotic, immunosuppressant, or steroid medication use; no TENS (transcutaneous electrical nerve stimulator) unit use; not treated with four or more medications
Asthma	Mild symptoms; no oral steroids
Atrial fibrillation	No complications; stable; no coexisting history of heart condition, stroke, carotid artery disease, circulatory problems, or diabetes
Carotid artery disease	No tobacco use in past 24 months; no coexisting history of stroke or TIA
Chronic fatigue syndrome/fibromyalgia	Not treated with three or more medications; symptoms do not limit activities; no coexisting history of major depression; no narcotic medications
Coronary artery disease	No tobacco use in the past 24 months; onset of symptoms or diagnosis must have occurred after age 45; no coexisting history of diabetes, stroke, TIA, or COPD; no ongoing symptoms; favorable build, blood pressure, and lipids
Crohn's disease/colitis	Stable with mild symptoms; no weight loss; no hospitalization in past 12 months; no oral steroids or immunosuppressant medications
Degenerative disc disease	Symptoms do not limit activities; no chronic pain; no narcotic or steroid medication use; no TENS (transcutaneous electrical nerve stimulator) unit use; not treated with four or more medications; not treated with three or more intravertebral injections in past 12 months; no history of vertebroplasty

Streamlined underwriting guidelines for common conditions, cont'd.

Depression	Mild symptoms; stable on medications; no hospitalization in past 24 months; no coexisting history of chronic fatigue syndrome/fibromyalgia; treated with less than three medications
Diabetes	Adult onset (Type II); good control; favorable build, blood pressure, and lipids; no tobacco use in past 24 months; not treated with more than 80 units of insulin per day; no coexisting conditions of coronary artery disease
Dizziness/vertigo	No frequent symptoms; no falls in past 12 months
Epilepsy/seizure disorder	No seizure activity in past 12 months; not treated with three or more medications
Heart attack	No tobacco use in past 24 months; onset of symptoms or diagnosis must have occurred after age 50; no coexisting history of diabetes, stroke, TIA, or COPD; no ongoing symptoms; favorable build, blood pressure, and lipids
Heart valve replacement	Onset of symptoms or diagnosis must have occurred after age 50; no ongoing symptoms; no coexisting history of atrial fibrillation or arrhythmia
Hypertension (high blood pressure)	Treated with stable and good control
Incontinence	Minor problem; symptoms do not limit activities
Lyme disease	Symptoms do not limit activities; no treatment in past six months
Mitral valve disease/prolapse	Stable with no symptoms; no coexisting history of atrial fibrillation or coronary artery disease
Osteoporosis	Stable; no height loss of two or more inches; no history of compression fractures; symptoms do not limit activities; dependent on bone density T-score and treatment received; no coexisting history of spinal stenosis, scoliosis, kyphosis, or vertebroplasty
Paget's disease	Mild symptoms; symptoms do not limit activities
Psoriasis	Mild symptoms; no evidence of joint involvement
Polymyalgia rheumatica	Symptoms do not limit activities; no chronic pain; no narcotic, immunosuppressant, or steroid medication use; no TENS (transcutaneous electrical nerve stimulator) unit use; not treated with four or more medications
Resident of continued care retirement community	Not receiving any services; no fees are paying for future care
Sarcoidosis	No tobacco use in past 24 months; no ongoing symptoms or current treatment
Sleep apnea	Mild, stable, and controlled with or without CPAP; compliant with CPAP use, if recommended; no tobacco use in past 24 months
Spinal stenosis/spondylosis	Symptoms do not limit activities; no chronic pain; no narcotic or steroid medication use; not treated with four or more medications; no coexisting history of osteoporosis, scoliosis, or kyphosis
Stroke	Single episode, must have occurred more than 12 months ago; no residual impairments; fully recovered; no tobacco use in past 24 months; no coexisting history of TIA, coronary artery disease, congestive heart failure, cardiomyopathy, atrial fibrillation, or diabetes
Transient ischemic attack (TIA)	Single episode, must have occurred more than 12 months ago; no residual impairments; fully recovered; no tobacco use in past 24 months; no coexisting history of stroke, coronary artery disease, congestive heart failure, cardiomyopathy, atrial fibrillation, or diabetes

Streamlined underwriting guidelines for cancer

The following conditions may be acceptable. The final underwriting decision is based on the details or overall medical history provided by the client in the Personal History Interview. The submission postponement periods specified below are required minimum time frames. These may be longer, depending on the details of the medical history. Clients must have completed all treatment (including surgery, radiation, or chemotherapy). Clients with recurrent or metastatic cancer are not insurable for Lincoln *MoneyGuard*® Reserve Plus.

Cancer	Submission postponement period from date of last treatment	Uninsurable	Possible considerations
Breast	6 months	With lymph node involvement and treated within the past 10 years	Stage, grade, and size of tumor; and type of treatment
Colon	6 months	With lymph node involvement and treated within the past 5 years	Stage, grade, and size of tumor; and type of treatment
Leukemia	10 years		Stage, type, and treatment
Lung	3 years	Tobacco use within past 24 months	Stage and type of treatment
Lymphoma	10 years		Stage, type, and treatment (includes both Hodgkin's and non-Hodgkin's disease)
Prostate	6 months	With lymph node involvement and treated within the past 5 years	Stage, type of treatment (surgery or radiation), PSA level, and follow-up care
Skin cancer (melanoma)	3 years	More than one malignant melanoma	Stage, Clark level, and type of treatment
Skin cancer (nonmelanoma)	3 months		Type, stage, and number of lesions
All other types of cancer	Treated within the past 3 years		Stage, grade size of tumor, and type of treatment

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LCN1103-2052221
 POD 4/11 **Z02**
Order code: MGR-QUIC-BRC001
 11-3221A



A universal life insurance policy with a Convalescent Care Benefits Rider (CCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The cost of riders will be deducted monthly from the policy cash value.

Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN870 with the Convalescent Care Benefits Rider (CCBR) on Rider Form LR870, an optional Extension of Benefits Rider (EOBR) on Rider Form LR871, and an optional Nonforfeiture Benefit Rider (NFO) on Rider Form LR872.

All guarantees and benefits of the insurance policy are backed by 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.

The policy and riders have exclusions, limitations, and/or reductions. Products and features, including benefits, terms, and definitions, may vary by state. Not approved for use in New York.

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Lincoln *MoneyGuard*[®] Reserve Plus

Height and weight guidelines

These Lincoln *MoneyGuard* Reserve Plus guidelines apply to both men and women. Height and weight information is used in conjunction with other medical history to determine eligibility for life insurance and long-term care solutions. Please contact the Lincoln *MoneyGuard* Reserve Plus Underwriting department to discuss any specific situations outside of these parameters.

Height	Minimum weight (lbs.)	Maximum weight (lbs.)
4' 10"	81	203
4' 11"	84	210
5' 0"	89	217
5' 1"	94	224
5' 2"	96	232
5' 3"	98	239
5' 4"	101	247
5' 5"	104	255
5' 6"	107	263
5' 7"	111	271
5' 8"	114	279
5' 9"	117	287
5' 10"	119	296
5' 11"	122	304
6' 0"	125	313
6' 1"	128	322
6' 2"	132	331
6' 3"	136	340
6' 4"	139	349
6' 5"	143	358
6' 6"	146	367
6' 7"	150	377
6' 8"	155	386

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LCN1103-2052224

POD 4/11 **Z02**

Order code: MGR-BLD-FLI001

11-3323A



A universal life insurance policy with a Convalescent Care Benefits Rider (CCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The cost of riders will be deducted monthly from the policy cash value.

Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN870 with the Convalescent Care Benefits Rider (CCBR) on Rider Form LR870, an optional Extension of Benefits Rider (EOBR) on Rider Form LR871, and an optional Nonforfeiture Benefit Rider (NFO) on Rider Form LR872.

All guarantees and benefits of the insurance policy are backed by 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.

The policy and riders have exclusions, limitations, and/or reductions. Products and features, including benefits, terms, and definitions, may vary by state. Not approved for use in New York.

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Lincoln MoneyGuard® Reserve Plus

Medication Guidelines

All medication (prescription and over the counter) taken by a client is significant for the Underwriting process with Lincoln MoneyGuard Reserve Plus. The client should fully report all medications used during the Personal History Interview. The following medications result in poor risk selection, as they typically indicate significant health problems that are almost always uninsurable. Please note this list is not all inclusive and any specific questions regarding a client medication should be directed to the Underwriting Department.

Medication	Diagnosis/Medical condition	Medication	Diagnosis/Medical condition	Medication	Diagnosis/Medical condition
Abilify	Mental disorder	Cognex	Dementia/Alzheimer's disease	Geodon	Mental disorder
Acthar	Multiple sclerosis	Comton	Parkinson's disease	Gerimal	Dementia/Alzheimer's disease
Adriamycin	Cancer	Copagus	Hepatitis	Gleevac	Cancer
Agrylin	Blood disorder	Copaxone	Multiple sclerosis	Gold therap	Rheumatological disorder
Akineton	Parkinson's disease	Cortef	Steroid	Haldol	Mental disorder
Alkeran	Cancer	Cyclosporine	Rheumatological or immune disorder	Hepsera	Hepatitis
Antabuse	Alcohol abuse	Cytosar	Cancer	Herceptin	Cancer
Apokyn	Parkinson's disease	Cytoxan	Cancer/ rheumatological disorder	Humira	Rheumatological disorder
Aptivus	AIDS	D-penicillamine	Rheumatological disorder	Hydrea	Blood disorder
Arava	Rheumatological disorder	Dantrium	Multiple sclerosis	Hydrocodone	Pain
Aricept	Dementia/Alzheimer's disease	Decadron	Steroid	Hydrocortisone	Steroid
Arimidex	Cancer	Demerol	Pain	Hydromorphone	Pain
Artane	Parkinson's disease	Dilaudid	Pain	Ifex	Cancer
Atgam	Immune disorder	Dolaphine	Pain	Imuran	Rheumatological or immune disorder
Avonex	Multiple sclerosis	Dopar	Parkinson's disease	Infergen	Hepatitis
Azathioprine	Immune disorder	Dostinex	Parkinson's disease	Interferon	Cancer
Azilect	Parkinson's disease	Doxil	Cancer	Intron	Cancer
AZT	AIDS/Immune disorder	DTIC	Cancer	Kemadrin	Parkinson's disease
Baclofen	Multiple sclerosis	Duragesic	Pain	Kineret	Rheumatological disorder
Baraclude	Hepatitis	Eldepryl	Parkinson's disease	Larodopa	Parkinson's disease
Betaferon	Multiple sclerosis	Eligard	Prostate cancer	Leukeran	Cancer
Betaseron	Multiple sclerosis	Emcyt	Cancer	Leukine	Cancer
BiCNU	Cancer	Enbrel	Rheumatological disorder	Levodopa	Parkinson's disease
Bisulfan	Cancer	Equetro	Mental disorder	Lioresal	Multiple sclerosis
Blenoxane	Cancer	Ergoloid	Dementia/Alzheimer's disease	Lithium	Mental disorder
Campral	Alcohol abuse	Eskalith	Mental disorder	Loxitane	Mental disorder
Carbex	Parkinson's disease	Etopaside	Cancer	Lupron	Prostate cancer
Carbidopa	Parkinson's disease	Eulexin	Prostate cancer	Lysodren	Cancer
Casodex	Prostate cancer	Exelon	Dementia/Alzheimer's disease	Matulane	Cancer
CeeNU	Cancer	Faslodex	Cancer	Medrol	Steroid
Cellcept	Immune disorder	Fazakco	Mental disorder	Megace	AIDS/cancer
Cerefolin	Dementia/Alzheimer's disease	Fentanyl	Pain	Mellaril	Mental disorder
Cerubidine	Cancer	Fluphenazine	Mental disorder	Mestinon	Immune disorder
Clozapine	Mental disorder	Flutamide	Prostate cancer	Methadone	Pain
Clozaril	Mental disorder	Foscavir	AIDS	Methotrexate	Rheumatological disorder
Cogentin	Parkinson's disease	Gengraf	Immune disorder	Mirapex	Parkinson's disease

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Medication	Diagnosis/Medical condition	Medication	Diagnosis/Medical condition	Medication	Diagnosis/Medical condition
Mitomycin	Cancer	Pegasus	Hepatitis	Simulect	Immune disorder
Moban	Mental disorder	Pegatron	Hepatitis	Sinemet	Parkinson's disease
Moditen	Mental disorder	Percocet	Pain	Stalevo	Parkinson's disease
Morphine	Pain	Percodan	Pain	Stelazine	Mental disorder
MS Contin	Pain	Permitil	Mental disorder	Symadine	Parkinson's disease
Mutamycin	Cancer	Perphenazine	Mental disorder	Symmetrel	Parkinson's disease
Myfortic	Immune disorder	Platinol	Cancer	Taractan	Mental disorder
Myleran	Cancer	Plaquenil	Rheumatological disorder	Tarceva	Cancer
Mytelase	Immune disorder	Plenaxis	Prostate cancer	Tasmar	Parkinson's disease
Naltrexone	Alcohol abuse	Prednisone	Steroid	Thioplex	Cancer
Namenda	Dementia/Alzheimer's disease	Prograf	Immune disorder	Thioridazine	Mental disorder
Navane	Mental disorder	Proleukin	Cancer	Thymoglobulin	Immune disorder
Neoral	Rheumatological or immune disorder	Prolixin	Mental disorder	Timespan	Immune disorder
Neupro	Parkinson's disease	Prostigmin	Immune disorder	Toposar	Cancer
Nilandrone	Prostate cancer	Purinethol	Cancer	Trelstar	Prostate cancer
Niloric	Dementia/Alzheimer's disease	Razadyne	Dementia/Alzheimer's disease	Trihexane	Parkinson's disease
Nipent	Cancer	Rebetron	Hepatitis	Trilafon	Mental disorder
Novantrone	Multiple sclerosis	Rebif	Multiple sclerosis	Tysabri	Multiple sclerosis
Orencia	Rheumatological disorder	Regonol	Immune disorder	Tyzeka	Hepatitis
Orthoclone	Immune disorder	Remicade	Rheumatological disorder	Vantus	Prostate cancer
Oxycodone	Pain	Reminyl	Dementia/Alzheimer's disease	Velban	Cancer
Oxycontin	Pain	Requip	Parkinson's disease	Vepesid	Cancer
Parcopa	Parkinson's disease	Respiridal	Mental disorder	Vesprin	Mental disorder
Parlodel	Parkinson's disease	Revia	Alcohol abuse	Viadur	Prostate cancer
		Ribatab	Hepatitis	Vicodin	Pain
		Ribapak	Hepatitis	Videx	AIDS
		Ribasphere	Hepatitis	Wellcovorin	Cancer
		Ribaviran	Hepatitis	Wellferon	Hepatitis
		Rituxan	Rheumatological disorder	Xeloda	Cancer
		Roferon	Hepatitis	Zanosar	Cancer
		Rubex	Cancer	Zelapar	Parkinson's disease
		Sandimmune	Immune disorder	Zenapax	Immune disorder
		Serentil	Mental disorder	Zoladex	Prostate cancer
		Seroquel	Mental disorder	Zyprexa	Mental disorder

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Order code: MGR-MED-FLI002
 11-003673



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Lincoln *MoneyGuard*[®] Reserve Plus

Personal History Interview Instructions

Instructions should be left with the client to prepare for the Personal History Interview. This information DOES NOT need to be sent back to Lincoln!

Dear valued prospective Lincoln *MoneyGuard* Reserve Plus client:

Preparing for your telephone interview will expedite the interview process. Please complete the preinterview worksheet (immediately following this section) prior to your interview. Please allow at least 45 minutes to complete the interview. It will be beneficial for you to be in a place where you are alone and free from distractions.

If you are taking medication, please have your prescription bottles handy for the interview process so that it will be easy for you to provide the name and dosage of the medication.

Please be prepared to confirm your Social Security number (SSN), and the Social Security numbers or tax I.D. numbers (TIN) of the individuals/entities that will be the owner and beneficiary(ies).

Also, please be ready to confirm your existing life insurance policy and annuity information. We'll verify company names, coverage amounts, dates of issue, and if you are replacing the policies, the policy numbers.

You will be asked about your medical history including diagnoses, symptoms and conditions for which you are or have been treated. Be sure you are prepared to give detailed information about your health.

This interview will require your participation in a series of memory exercises. The outcome of your application will be based on the information given during this interview only. Be sure you take your time and give it your full attention. Lincoln will not contact your doctor or access your medical records in order to make an underwriting offer.

We look forward to our upcoming conversation and thank you for applying for Lincoln *MoneyGuard* Reserve Plus.

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Preinterview worksheet

Important numbers

Your Social Security number

--

Additional owner information

If you are not the owner of this policy, please provide the following information for the owner:

Owner's name	Owner DOB
Relationship to insured	SSN or TIN

Existing life insurance information

Please list every life insurance policy and annuity [contract] you currently have in-force AND any life insurance you've applied for that has not yet been issued. Use a separate sheet piece of paper if there is not enough room in the space provided.

Company name	Policy number (if available)	Issue date	Face amount

Third party designation (to receive grace period of lapse notices)

Name	Address	Phone number

Beneficiary(ies)

Use a separate sheet of paper if there is not enough room in the space provided.

	Primary beneficiary (1)	Primary beneficiary (2)	Contingent beneficiary
Name			
SSN/TIN			
Relationship			
Trust name			
Trustee name			
Date of trust			

Medications

Please provide the following information about the prescription medication you are currently taking, including vitamins and herbal supplements.

Prescription name	Dosage and frequency	Reason for usage
1		
2		
3		
4		
5		
6		

Social history

Type of residence	Tobacco use	Alcohol use

Medical history

Please list any medical conditions you have or have ever been diagnosed with. Use a separate sheet of paper if there is not enough room in the space provided.

Condition	Date of diagnosis	Symptoms	Type and date of treatment	Tests done and results	Date of last doctor visit
1					
2					
3					

Have you had to alter any of your daily activities? Yes No

Do you need assistance with:

Cooking Yes No

Continence Yes No

Dressing Yes No

Yard work Yes No

Shopping Yes No

Cleaning Yes No

Carrying groceries Yes No

If you have any of the following conditions, please be ready to provide the following information.

Breast cancer	Age of diagnosis	Size of tumor	Stage	Lymph node involvement	Type of treatment
Prostate cancer	Age of diagnosis and pretreatment PSA	Gleason score	Stage	Type of treatment	Post-treatment PSA
Colon cancer	Age of diagnosis	Dukes staging	Lymph node involvement	Type of treatment	
Diabetes	Age of diagnosis	Fasting blood glucose	Blood HgA1C	Type of treatment	
Coronary heart disease	Age of diagnosis	Bypass surgery <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, how many vessels?	Angioplasty with or without stent <input type="checkbox"/> Yes <input type="checkbox"/> No	Heart attack <input type="checkbox"/> Yes <input type="checkbox"/> No	Last stress test and results

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LCN1111-2060714

POD 11/11 Z02

Order code: MGR-PHI-BRC002



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Lincoln *MoneyGuard*® Reserve Plus is a universal life insurance policy with a Convalescent Care Benefits Rider (CCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Enhanced Surrender Value Endorsement (ESVE) is included in the policy cost for all single premium policies and for flexible premium policies for issue ages 35–65. The additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, or claim payments made. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions, and/or reductions, which may vary by state.

Lincoln *MoneyGuard*® Reserve Plus is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN870 with the Convalescent Care Benefits Rider (CCBR)

on Rider Form LR870, an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F, an optional Extension of Benefits Rider (EOBR) on Rider Form LR871, and an optional Nonforfeiture Benefit Rider (NFO) on Rider Form LR872.

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FOR LIFE

Universal Life Insurance

Lincoln *MoneyGuard*[®] Reserve Plus

Underwriting Guidelines

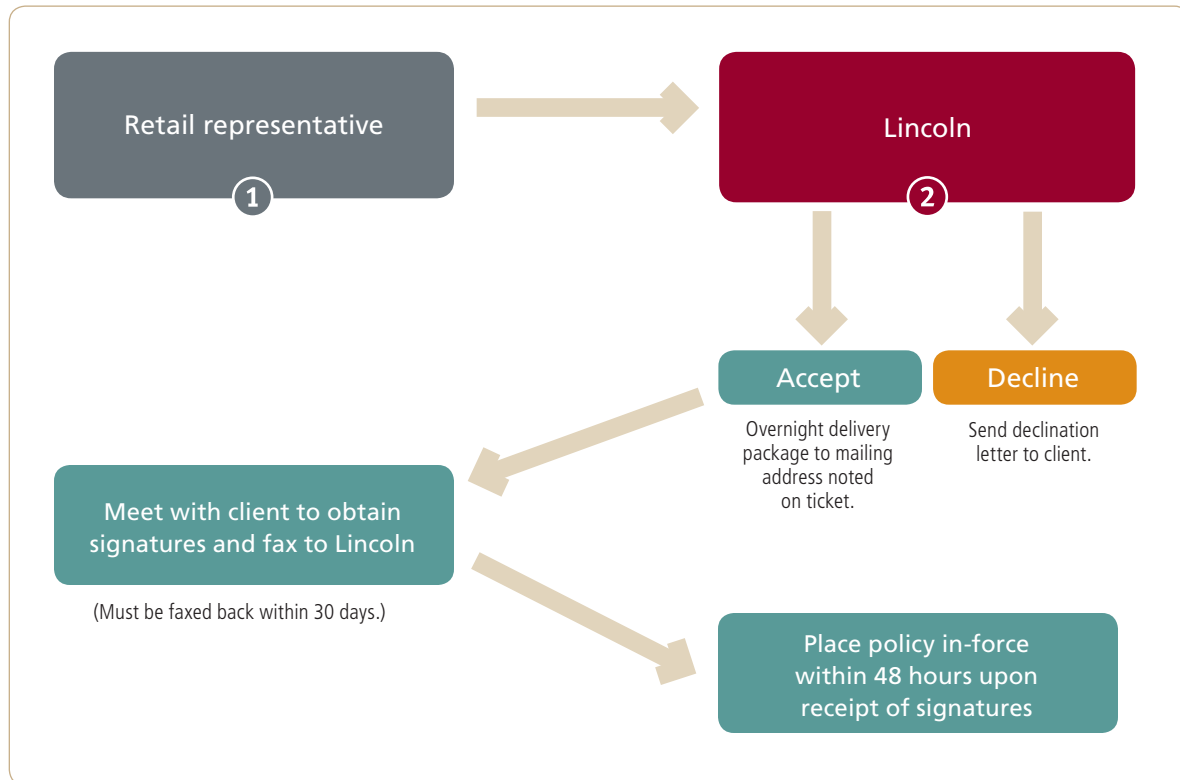
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A summary of the streamlined underwriting process



1

Retail representative

- Identify a prospect.
- Review the Lincoln *MoneyGuard*® Reserve Plus story.
- Determine if the product is a good fit.
- Obtain client commitment.*
- Overnight the ticket, projection of values, quote, LTC personal worksheet, agent certification, and other state-required forms to Lincoln or your company, as required.

2

Lincoln

- Confirm agent appointment and license.
- Conduct client interview.
- Render underwriting decision.

*What do you mean by client commitment?

1. Make sure funds were identified to purchase Lincoln *MoneyGuard* Reserve Plus and that authorization was received to move funds, if approved for coverage; or
2. Execute 1035 Exchange Agreement or complete Nonqualified Replacement Paperwork; or
3. Collect Premium and Temporary Insurance Agreement. Premium amount must be at least 1% of the single premium.

NOTE: Coverage becomes effective when the client is approved by Lincoln, and Lincoln has determined that the Absolute Assignment Form is in good order and has been mailed to the replaced carrier.

Seven easy steps to ticket submission

Note: You must be licensed and appointed with Lincoln before submitting business.

Step 1

- Identify a prospect.

Step 2

- Utilize field underwriting tools to determine whether Lincoln *MoneyGuard*[®] Reserve Plus is the right fit for your client.

Step 3

- Complete the Lincoln *MoneyGuard* Reserve Plus ticket (advisor signature required).
- Obtain a full projection of values or simplified quote. Signatures are required on the full projection of values.
- Provide an outline of coverage. The state-specific form, along with the outline of coverage table from the projection of values or quote, must be given to the client for their files.
- Important notice for NAIC states: Replacement of Life Insurance or Annuities Form 33503 is required when a client has life insurance or annuities, regardless of whether the client is replacing.
- Complete the Long-Term Care Personal Worksheet.
- Complete the Agent Certification Statement.
- Ensure that the client is committed to the sale by:
 - Collecting premium and completing a Temporary Insurance Agreement.
Note: The Temporary Life Insurance Agreement must be signed by the client and witnessed by the advisor.
 - Executing a 1035 Policy Exchange Agreement/Absolute Assignment. The following paperwork is required to be completed.
 - Policy Exchange Agreement/Absolute Assignment Form LF06591 (state variations apply; this form is not required for a nonqualified replacement)
 - Replacement Appropriateness Form 33555
 - **Important Notice:** Replacement of Life Insurance or Annuities Form 33503 is required by some states. Check the form bundles in your state regarding whether this form is required and the appropriate state variation of this form. **(This document must be signed by the client and the advisor. A copy must also be left with the client.)**
 - Internal Exchanges ONLY —Life Policy Exchange Form 32462 (state variations apply)
 - If policy is replacing an LTC policy or another linked benefit life/LTC product —Long-Term Care Replacement Form LTC06291 (state variations apply)
 - Identifying the funds to purchase Lincoln *MoneyGuard* Reserve Plus and obtaining authorization to move those funds, if approved for coverage.

Step 4

- Explain to the individual that a Personal History Interview (PHI) will be conducted in order to determine whether Lincoln will accept the application. This call will take at least 45 minutes. During this time, the application will be completed, and all information needed to complete the underwriting process will be obtained. It is imperative that the client be prepared for this interview. Provide the Personal History Interview Instructions to your client. **Note:** If we have difficulty reaching the client to conduct the PHI, we will contact you for assistance.

Questions in the PHI cover:

- Medical history (as stated on the application)
- Environment
- Lifestyle
- Cognitive ability
- Activity level/activities of daily living

Note: The underwriting process hinges on the client's ability to answer questions in English over the phone. Interpreter-assisted interviews are also available. If your client is hearing- or speech-impaired, we will make a reasonable effort to conduct the PHI through alternate means. If your client is unable or unwilling to participate in the interview, we may be unable to offer Lincoln *MoneyGuard*® Reserve Plus. If your client does not speak English fluently, we may be unable to offer Lincoln *MoneyGuard* Reserve Plus, as there are many important disclosure documents (which are currently only available in English) that the client needs to read and understand before making the decision to purchase Lincoln *MoneyGuard* Reserve Plus.

Step 5

- Overnight the following to the company as listed on the Lincoln *MoneyGuard* Reserve Plus ticket:
 - A copy of the full projection of values or simplified quote
 - If the full projection of values was presented to the client, it must be **signed by the client and the advisor** and then submitted.
 - LTC Personal Worksheet
- The following paperwork is required, depending on the type of commitment obtained:
 - Premium with Temporary Life Insurance Agreement
 - 1035 Exchange paperwork
- If required by the state:
 - Important Notice: Replacement of Life Insurance or Annuities

Step 6

- If the case is approved, the policy and application package will be sent to the contact individual noted on the ticket within one to two days of when the client is approved. Deliver the policy and application package to the client, and obtain necessary signatures.

Step 7

- If **no** premium is due: Fax all delivery requirements (as noted on the checklist sent with the policy and application package) to the company listed on the Lincoln *MoneyGuard*[®] Reserve Plus ticket. This paperwork must be faxed back within 30 calendar days of the date the policy was sent to you via overnight mail. If they are not received within 30 calendar days, the case will be closed, and any money received will be refunded to the client.
- If premium **is** due: Within 30 calendar days of the date the policy was sent to you via overnight mail, you should overnight mail the check, along with all delivery requirements (as noted on the checklist sent with the policy and application package) to the company listed on the Lincoln *MoneyGuard* Reserve Plus ticket. The policy will not be in-force until the entire single premium is received.

Streamlined underwriting impairment guide

Clients should be prepared to provide as much of this information as they can in their phone interview.

Frequently asked questions (FAQs)

FAQs about ticket submissions

Q. What are the most common reasons for delays in the streamlined underwriting (UW) process?

- A.**
- Incomplete ticket
 - Missing projection of values
 - Full projection of values not signed
 - Agent validation issues
 - Missing Replacement forms

Q. What is considered a complete ticket package?

- A.**
- Lincoln *MoneyGuard*® Reserve Plus fully completed ticket
 - 1035 Exchange paperwork, if appropriate
 - Full projection of values signed by the client or a copy of the simplified quote (whichever was used with the client)
 - Replacement of Life Insurance or Annuities, if required by the state
 - Long-Term Care Replacement Form, if the policy is replacing an LTC policy or another hybrid life/LTC product
 - Long-Term Care Personal Worksheet
 - Agent Certification Form
 - Other state-specific required Point of Sale forms

Q. What do I need to overnight to Lincoln or my MGA/Firm with the ticket?

- A.**
- Lincoln *MoneyGuard* Reserve Plus fully completed ticket
 - 1035 Exchange paperwork, if appropriate
 - Full projection of values signed by the client or a copy of the simplified quote (whichever was used with the client)
 - Replacement of Life Insurance or Annuities, if required by the state
 - Long-Term Care Replacement Form, if the policy is replacing an LTC policy or another hybrid life/LTC product
 - Long-Term Care Personal Worksheet
 - Agent Certification Form
 - Other state-specific required Point of Sale forms

Q. Can I fax the ticket to Lincoln rather than mail it?

A. Yes. All forms can be faxed to 860 466-3010. If you fax the paperwork, please do not mail the originals. The only required original form is the 1035 Absolute Assignment Form.

Q. What do I need to leave with the client after I fill out the ticket?

- A.** Personal History Interview Instructions
- State-specific Outline of Coverage
 - Outline of Coverage Table from the projection of values output
 - State-specific form requirements

Q. Does the Outline of Coverage need to be delivered to the client when the ticket is completed, or can it be delivered to the client during the policy delivery?

A. Per state regulation, the state-specific Outline of Coverage must accompany the solicitation of the Lincoln *MoneyGuard*[®] Reserve Plus sale, so it must be given at the time the ticket is completed.

Q. What if my client does not want to provide their Social Security number in the PHI?

A. To avoid any delays, please obtain the Social Security number when the ticket is completed. Your client will be asked to verify this information in the PHI but does not need to repeat the information over the phone. A SSN or TIN is required to issue a Lincoln *MoneyGuard* Reserve Plus policy.

Q. What part(s) of the projection of values should be submitted with the ticket?

A. A copy of the simplified quote or full projection of values should be sent with the ticket, including the new business data page.

Q. What will happen to a ticket that is submitted with incomplete information?

A. Lincoln will notify the wholesaler and the contact person on the ticket. We will not proceed with the streamlined underwriting process until everything is submitted "in good order." This includes agent validation.

Q. Do we need to send money in with the ticket?

A. We strongly encourage you to submit business with premium. We have significant data that shows placement rates are much higher when premium accompanies the business. It is important to remember that if you do collect premium, you need to complete a Temporary Insurance Agreement. In the event that the funds identified to purchase Lincoln *MoneyGuard*® Reserve Plus are in an investment the client does not wish to liquidate until they are approved for coverage, you should get commitment from the client and authorization to liquidate those funds once he/she is approved for coverage.

Q. What paperwork is required to execute a 1035 Exchange?

A. Absolute Assignment Form (1035E)

Replacement Appropriateness Form (33555)

Some states require the Important Notice: Replacement of Life Insurance or Annuities Form (Form 33503). Check the form bundles in your state regarding whether this form is required and the appropriate state variation of this form. **This document must be signed by the client and the advisor. A copy must also be left with the client.**

Internal exchanges only—Life Policy Exchange Form (32462—state variations apply)

Long-Term Care Replacement Form (LTC06291), if the policy is replacing an LTC policy or another hybrid life/LTC product.

Q. Is the “Important Notice: Replacement of Life Insurance or Annuities Form” (33503) needed for the states that have NAIC replacement guidelines?

A. Yes. Per NAIC guidelines, this form is required if the client has in-force coverage regardless of whether they are replacing a policy. The form is bundled with the streamlined Point of Sale forms for your convenience.

Q. When will the 1035 Exchange paperwork be sent to the other company?

A. At the time of case approval. The application and policy package will be sent to the representative when the money arrives at Lincoln.

Q. When should I call to check on the status of a case?

A. All streamlined UW cases are available for viewing on pending status systems. Please utilize these tools wherever possible to obtain status of a case. The following are established service levels that you can expect for the streamlined UW process:

- Receipt of ticket into Lincoln in good order, data collection, and referral to Underwriting within 48 hours.
- Once received in Underwriting, an initial call to the client will be placed within 24 hours to schedule the PHI.
- Once the underwriting decision is communicated to New Business, the policy will be issued and mailed within 48 hours. If the policy is a 1035, the 1035 will be initiated at that time, and the policy will be issued within 48 hours of receiving the proceeds.
- When delivery requirements are received in good order, the policy will be placed in-force within 48 hours.

If the client cannot be reached within five business days of the referral to Underwriting, the primary contact for the case will be notified to assist. At that time, no further outgoing calls will be placed. If you have cases that are outside these service level parameters, please contact the Sales Desk for assistance.

FAQs about the Phone History Interview (PHI)

Q. What type of questions will my client be asked during the PHI?

A. The client will need to:

- Provide beneficiary(ies) full name, SSN and relationship to client
- Participate in a memory exercise. The client should complete the interview in a room with no distractions, such as a TV, radio, children or other adults.
- Details regarding medical history, and the client will be asked to verify incidences of multiple diagnoses, conditions and symptoms
- Details regarding medication usage, including names of medications, vitamins, herbal supplements and their dosages and frequency taken
- Details regarding past and future medical treatments, hospitalizations and medical tests
- Details regarding other insurance/disability/long-term care policies in place or pending, and/or any claims for these policies
- Details regarding social history, such as tobacco use, alcohol use, type of residence, etc.
- Details regarding functional status and ability to complete daily tasks

Q. Does the Phone History Interview (PHI) Instructions tool need to be submitted with the ticket?

A. No. The PHI tool was designed as a tool to leave behind with clients to help them prepare effectively for the phone interview. Lincoln does not need a copy of the document.

Q. If my client is not prepared for the interview and cannot answer all of the questions, what will the underwriters do?

A. In terms of preparation, you should discuss the process and leave the Phone History Interview Instructions tool with your client to make sure they are fully prepared. However, in the event that the client is not ready or cannot answer some questions, our underwriters will make three attempts to allow the client to call back with pertinent information, so this should not be an issue. After several attempts, the case may be withdrawn or declined due to a lack of information to appropriately assess the risk. If the client does not have information in the interview that does not have any impact on making an underwriting decision, they will be instructed to provide that information to their financial advisor at the time of signing of the application, if they are approved.

Q. Can I request a specific time for the interview on the ticket?

A. If the client requests a specific time for the interview, they should utilize the Point of Sale (POS) scheduling option. Otherwise, the client will be contacted when everything is received in good order to schedule the interview.

Q. How many times will your underwriters try to call my client, if they cannot reach him/her?

A. According to calling protocols, a minimum of two calls per day will be made for the first five days (leaving three messages if a machine is available). If we are unable to contact/schedule the client within those five days, we will hold the case, and an e-mail will go to the primary contact indicating that we have been unsuccessful in completing/scheduling the PHI. We will not make any more calls until the client calls back requesting to complete the interview or until the primary contact informs us that he/she has contacted the client and he/she wishes to proceed with the interview. At that time, the case will be reactivated for another five-day sequence of calls.

Q. Will your underwriters allow an agent or a son/daughter to be on the phone with the client during the PHI?

A. No. The client must be the only one on the phone. If someone asks to have his/her child or agent sit with them, that would be acceptable, but only the client can be on the phone (no speaker phone). It needs to be very clear that the answers must come from the applicant. Any sign of "coaching" or "giving" answers from a third party will not give the underwriter a clear assessment of the individual's cognitive ability. Consequently, the application would be declined.

Q. How and when can I check on the status of the Personal History Interview?

A. We are pleased to announce that you can call 800 544-4326 to check on the status of the Personal History Interview for your clients for the streamlined UW process. This number should only be utilized to obtain information regarding the interview process. No other information (such as underwriting decision, outstanding requirements or declination information) will be provided if you call this number. Any other status questions should be directed to your Lincoln *MoneyGuard*[®] Reserve Plus Sales Desk:

MGA Division: 877 533-0114, or direct: 877 546-2647.

Also, please note that you should not contact this number for information until you know that the case has been sent for underwriting, as they will not be able to provide you with any updates until they receive the request for the interview.

FAQs about medical underwriting

- Q.** Is there a list of impairments that are definite declines?
- A.** Yes. We have a Lincoln *MoneyGuard*® Reserve Plus Quick View Streamlined Underwriting Impairment Guide on LFD.com. It specifies impairments that are declines and others that **may** be accepted. Please prepare your client to provide as much detail on his/her condition as possible. The outcome will depend on the information conveyed during the Phone History Interview. This does not imply the streamlined UW process will automatically accept your client.
- Q.** When do you get an Attending Physician Statement (APS)?
- A.** For the streamlined UW process, decisions are based solely on the Phone History Interview. APS will not be required to make an underwriting decision.
- Q.** Do your underwriters use the Medical Insurance Bureau (MIB)?
- A.** We currently do not access nor do we report MIB codes for Lincoln *MoneyGuard* Reserve Plus.
- Q.** Is there additional underwriting at claim time?
- A.** You will notice that the policy delivery package will include a HIPAA form as a delivery requirement. We will handle claim situations the same as we do today. Since we are obtaining a signed HIPAA form, we may order medical records to investigate a claim if there was any material misrepresentation or fraud.
- Q.** Does the prequalification tool need to be submitted with the ticket?
- A.** No. The prequalification tool should be used to determine if Lincoln *MoneyGuard* Reserve Plus is a good fit for the client given his/her medical history. Lincoln does not need a copy of the document.
- Q.** Under the accept category, does my client need to be really healthy?
- A.** Under the accept category, the streamlined UW process uses expanded standard guidelines that accept health impairments that would normally fall in Standard to Table 4 ranges.
- Q.** If my client has a condition that is not covered in the prequalifying questions, such as diabetes, that would normally be a rated case, should I still send in a ticket?
- A.** Yes. You should still submit the ticket, and the outcome will depend on the information conveyed during the Phone History Interview. Please prepare your client to provide as much detail on medical conditions as possible. (This does not mean it is an automatic approval.)
- Q.** The prequalification tool asks if my client is currently collecting disability benefits of any kind. If my client has a handicapped parking sticker, is that considered “collecting disability benefits”?
- A.** Yes. If the client has a handicapped parking sticker, he/she would need to respond “yes” to that question and would not be a good fit for Lincoln *MoneyGuard* Reserve Plus.

FAQs about underwriting decisions

Q. When and how are clients notified when coverage is declined?

A. The contact person on the ticket will be notified via e-mail and a letter sent to the client within five business days of the declination. The letter includes instructions on how to proceed if additional information regarding the decline is needed. Please keep in mind that all medical information is self-reported; therefore, no medical records are reviewed. It is unlikely there will be additional information to share with the applicant other than what is stated in the letter.

Q. If we have clients who said they were declined for a condition that they do not believe they have or who deny saying something to the phone history interviewer that caused such a decision, what should I do?

A. In this rare case, you should remind them that the conversation was recorded and that, if they feel strongly about it, you can request to have the tape reviewed. If they still want to pursue the request, discuss the case with your wholesaler. Any requests disputing the accuracy of the information should be submitted in writing by the client to the Lincoln Underwriting department.

Q. If clients are declined for a Lincoln *MoneyGuard*[®] Reserve Plus streamlined UW policy and they later apply for a life policy, do they have to disclose that Lincoln previously declined them? In addition, does that mean they would be declined for a regular life policy?

A. Yes. Clients should mention the decline; however, they should be advised to disclose that it was for a simplified issue life product that was not fully underwritten. Clients may be declined solely on an LTC issue, and this does not mean that someone applying for a regular life policy would be declined. The Lincoln *MoneyGuard* Reserve Plus streamlined UW process assumes mortality only up to Table 4 and is not fully underwritten. Therefore, it is feasible that someone could be insurable for a life policy based on full medical underwriting requirements. Also, with Lincoln *MoneyGuard* Reserve Plus, clients may be declined solely based on an LTC impairment, and this does not necessarily have an impact on their mortality for a life application.

Q. As an MGA/Firm, whom can I call to get a review of the underwriting decision, and is there an appeal process?

A. No, we will not entertain appeals on our underwriting decisions. The underwriting process for Lincoln *MoneyGuard* Reserve Plus streamlined underwriting was designed with a compliant and sophisticated review of all medical conditions that we used to define our acceptance criteria. If the decision on a case is a decline, we will not entertain appeals to the case because we will have already made our most aggressive underwriting offer up-front in this new streamlined process. As an MGA/Firm, if you have a case or concern about a decline, please talk with your wholesaler. Please be assured that we are monitoring this program closely with a special review of all declined cases. If the case has a decline offer, we will not consider appeals because of the robust review we already have in place to monitor the Lincoln *MoneyGuard* Reserve Plus business.

- Q.** How will Lincoln know if a client has previously been declined by Lincoln (i.e., the client does not admit to this)?
- A.** A name search is conducted in our systems on every new applicant, linking that insured to any previously underwritten file. This takes place before the case is sent to the underwriters. If the case should not move forward based on information in that prior file, the agent will be notified.
- Q.** If my client was previously postponed due to a pending surgery of a benign nature (i.e., orthopedic, hysterectomy), can I now submit through the streamlined UW process?
- A.** Yes. The client should be at least six months post-operation, fully recovered, back to 100% full activity, and released from doctors' care.
- Q.** If my client is scheduled for a pending surgery of a benign nature (i.e., orthopedic, hysterectomy), or is currently recovering from a surgery, should I submit a ticket?
- A.** No. You should wait until the client is at least six months post-operation, fully recovered, back to 100% full activity, and released from doctors' care.
- Q.** If my client was previously postponed due to a health impairment that could have improved over time and/or with treatment, can I now submit through the streamlined UW process?
- A.** Lincoln may reconsider certain health conditions if there is a longer postponement period, temporary condition, or recent onset at the time of underwriting.
- Q.** If my client was previously declined with Lincoln, should I submit a ticket?
- A.** Every attempt should be made with your client to find out the reason(s) for the declination. Once that has been done, should you still have questions, a request should be made through your wholesaler to research the case history before the ticket is submitted. These requests should be made only on a rare occasion.
- Q.** What if my client has been declined/postponed with another carrier?
- A.** Every attempt should be made with your client to find out the reason(s) for the declination/postponement. If the decision was based on a condition that is not covered by the eight prequalification questions, then you should submit the ticket, and the outcome would depend on the information conveyed during the Phone History Interview. Please prepare your client to provide as much detail on their condition as possible. (This does not mean it is an automatic approval.)

FAQs about agent validation

- Q.** Will Lincoln still wait to appoint a representative until they submit their first case?
- A.** Yes. It is very important that all of the appointment paperwork is complete and submitted to Producer Solutions when the ticket is submitted. We will expedite the appointment when this occurs.
- Q.** Will you continue with the streamlined UW process if you do not have all of the license and appointment paperwork in order?
- A.** No. We cannot proceed until all license and appointment paperwork is in good order. In the event that validation cannot be confirmed within 24 hours, the contact on the ticket will be notified.



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