

Lincoln MoneyGuard[®] solutions

Your presubmission underwriting tool

Presubmission underwriting considerations

Postpone submitting a Lincoln MoneyGuard application if you are currently receiving medical treatment or medical treatment is pending. For example:

- 1** Review the presubmission underwriting considerations below.
- 2** Review the auto-decline medication list.
- 3** Review the height and weight guidelines (confirm BMI is acceptable).

If you	You should wait to submit your application until
Received any joint injections the last six months	▶ 6–12 months (depending on reason for the injection and if there were multiple injections – discuss with your financial professional)
Are currently receiving or scheduled for physical therapy	▶ At least 30 days after the date of your last physical therapy treatment and you have been released from care (You must be back to 100% activity without limitations.)
Are currently receiving chiropractic care three or more times per month	▶ Chiropractic care visits no more than two times a month for a three-month period
Have surgery scheduled in the next six months or have been advised to have surgery that is not yet completed	▶ At least three months post-operative ▶ Fully recovered ▶ Back to 100% activity and released from all medical and doctor's care
Are currently being evaluated for an undiagnosed medical condition	▶ Until all evaluations have been completed and a diagnosis has been made

Disqualifying conditions for Lincoln MoneyGuard solutions

- Alzheimer's disease, dementia or taking medication for memory loss
- Congestive heart failure
- Heart attack, heart or carotid artery surgery within the past six months
- An implantable defibrillator
- Osteoporosis with a compression fracture or height loss of two or more inches
- Rheumatoid arthritis taking prednisone or a biologic agent (Enbrel, Humira, Remicade, Rituxan, Kineret, Actemra, Orencia, Cimzia, etc.)
- Type 1 diabetes
- Dialysis treatment or chronic kidney disease
- Organ transplant recipient
- Moderate to severe emphysema or moderate to severe chronic obstructive pulmonary disease (COPD)
- Oxygen use for any reason
- Cancer – Certain breast, colon, prostate and lung cancers may qualify six months after completion of treatment. All other cancer types and recurrent cancer require a minimum of three years from completion of successful treatment. Consideration after indicated postpone period will depend on the type of cancer, stage of tumor, treatment type and lymph node involvement. Nonmelanoma skin cancers may qualify without any wait period. Metastatic cancers would not be considered.
- Stroke within the past 12 months, multiple stroke history, or stroke with significant cardiac disease history
- Parkinson's disease, multiple sclerosis or muscular dystrophy
- Use of any narcotic drug or prescription pain medication currently or within the last three months (dental work narcotic pain prescription medications are excluded)
- Height and weight: If your BMI (body mass index) is less than 17 or greater than 42; To calculate BMI, visit: www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm.
- Current use of a cane of any variety, walker or wheelchair
- Current possession or use of a handicap parking permit
- Currently or in the past 12 months collecting any type of disability payments, excluding VA disability benefits and maternity leave
- Cardiomyopathy within the past three years; If more than three years, needs to be resolved without ongoing treatment
- Use of any medication on the Lincoln Medication Decline List
- History of falls due to gait disturbance or dizziness, or two or more falls in the last 36 months
- Severe sleep apnea with no treatment
- Bipolar disorder, mania, recurrent major depression, or schizophrenia
- Any medical condition that has restricted your mobility or has impacted ADL in any way

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

Medication guidelines

Your medical information and health history are significant in helping us make an informed policy-approval decision. That information includes a check of the medicines you may be taking – whether by prescription or over the counter.

The following medications are typically used to treat a variety of serious health issues. Taking any of these medications can result in a decline decision. Note that this list is not all-inclusive. Although medications are listed by brand name, their generic equivalent would also render ineligibility.

Acthar	Cogentin	Geodon	Mitomycin	Plenaxis	Stelara
Actemra	Cognex	Gold	Moban	Prograf	Stelazine
Agrylin	Comtan	Haldol	Moditen	Prolixin	Symadine
Akineton	Copegus	Hepsera	Morphine	Prostigmin	Symmetrel
Antabuse	Copaxone	Humira	MS Contin	Razadyne	Taractan
Apokyn	Cyclosporine	Hydrea	Myfortic	Rebetol	Tasmar
Arava	D-penicillamine	Hydromorphone	Mytelase	Rebetron	Thioridazine
Aricept	Dantrium	Ilaris	Naltrexone	Rebif	Thioril
Artane	Demerol	Imuran	Namenda	Regonol	Thiothixene
Atgam	Dilaudid	Incivek	Navane	Remicade	Thorazine
Avonex	Dolophine	Infergen	Neoral	Reminyl	Thymoglobulin
Azathioprine	Dopar	Interferon	Neupro	Risperdal	Timespan
Azilect	Duragesic	Kemadrin	Nilandron	Respiradone	Trelstar
Baclofen	Ebixa	Kineret	Novantrone	Revia	Trihexane
Benlysta	Eldepryl	Larodopa	Olysio	RibaPak	Trilafon
Baraclude	Eligard	Levodopa	Orencia	Ribasphere	Tysabri
Betaferon	Enbrel	Lioresal	Orthoclone	RibaTab	Tyzeka
Betaseron	Eskalith	Lithium	Otezla	Ribavirin	Vantas
Campral	Etoposide	Largactil	OxyContin	Rituxan	Vesprin
Carbex	Eulexin	Loxapac	Parcopa	Roferon-A	Viadur
Carbidopa	Exelon	Loxitane	Parlodel	Sandimmune	Victrelis
Casodex	FazaClo	Lupron	Pegasys	Serentil	Wellcovorin
CellCept	Fentanyl	Megace	Percocet	Simponi	Xeljanz
Cimzia	Fluphenazine	Mellaril	Percodan	Simulect	Zelapar
Clozapine	Flutamide	Mestinon	Permitil	Sovaldi	Zenapax
Clozaril	Gengraf	Methadone	Perphenazine	Stalevo	Zoladex
					Zyprexa

Need assistance?

Your financial professional can help with any questions you may have.

Height and weight guidelines

Your height and weight determine your body mass index (BMI), which we use in evaluating your long-term care policy eligibility. If your weight is below or above the height parameters listed below, your application will be declined. Talk with your financial professional if you have any questions regarding your policy eligibility.

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

The guidelines listed are not meant to be all-inclusive. Due to the complexity of individual case medical histories, multiple comorbid medical conditions could result in a decline or postponed decision even if not listed here. Underwriting will decide based on the information provided in the interview. If you have any questions about qualification based on your medical history, contact your financial professional for guidance.

If you are going to proceed with submitting an application, please review the Personal History Interview instructions. This document will help you prepare for the Personal History Interview.

Important information:

Lincoln *MoneyGuard Fixed Advantage*[®] is a universal life insurance policy with a Long-Term Care Benefits Rider (LTCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses and continues long-term care benefit payments after the entire specified amount of death benefit has been paid. The return of premium options are offered through the Value Protection Endorsement (VPE) available at issue; Base option (1) and Graded option (2) are included in the policy cost. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made. The cost of riders will be deducted monthly from the policy cash value. Renewability, Termination and Cancelability: The LTCBR is noncancelable. This means you have the right, subject to the terms of your policy and rider(s), to continue these riders as long as your policy stays in-force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider(s) on its own and cannot increase the monthly rider charges or monthly inflation charges. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing. The insurance policy and riders have limitations, exclusions and reductions. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner. For costs and complete coverage details, contact your agent or producer.

Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890; Benefit Transfer Rider on form ICC21BTR-894/BTR-894.

Lincoln *MoneyGuard*[®] II is a universal life insurance policy with a Long-Term Care Acceleration of Benefits Rider (LABR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. Long-Term Care Extension of Benefits Rider (LEBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The return of premium options are offered through the Value Protection Rider (VPR) available at issue; Base option (1) is included in the policy cost; Graded option (2) is available at an additional cost. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments; withdrawals taken, and claim payments made; and may have tax implications. **Accelerated death benefits may be taxable and may affect public assistance eligibility.** The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions, and reductions; and are subject to medical underwriting. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner.

Not a deposit
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Not insured by any federal government agency
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May go down in value

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Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882.

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

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 issuing insurance company.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.