

Lincoln lab-free consideration

Presubmission qualification guidelines

Lincoln's life insurance ticket and eApp submission processes offer the opportunity to waive labs for qualifying clients. Use this guide to determine if your client may qualify for lab-free consideration.

General lab-free qualification guidelines

- Clients ages 18–60
- Face amount: \$2,500,000 or less
- Consideration for all preferred plus, all preferred and most standard rate classes
- No major medical conditions
- Within height/weight limits
- Maximum lifetime lab-free consideration is \$2,500,000
- Applicant is a U.S. citizen or permanent resident green card holder

Nonmedical conditions that prompt the need for labs/vitals

- Use of cigarettes, e-cigarettes, vaping products, or herbal cigarettes. (Other tobacco products and/or marijuana use meeting standard nontobacco or better may qualify for lab-free).
- History of DUI or distracted driving convictions in the last 5 years
- Felony conviction in the last 7 years
- Submission of a prior trial (informal) or formal application to Lincoln Financial within the last 12 months
 - If there are valid labs on file from a previous formal submission, they may be used in place of ordering new labs.
 - Formal submissions indicating a pending application with another carrier within the last 6 months.

Medical conditions that prompt the need for labs/vitals

Note: This list is not all-inclusive. Due to the complexity of individual medical histories, multiple medical conditions could prompt the need for labs/vitals, even if not listed below.

- | | | |
|--|--------------------------------------|---|
| • Alcohol abuse and/or treatment | • Crohn's disease/ulcerative colitis | • Hypertension |
| • Atrial fibrillation | • Diabetes/gestational diabetes | • Kidney disease |
| • Bipolar disorder | • Drug abuse and/or treatment | • Melanoma |
| • Cancer history (other than basal and squamous cell skin cancers) | • Emphysema | • MIB and prescription database results that indicate adverse medical history |
| • Carotid artery disease | • Epilepsy/seizure | • Multiple sclerosis (MS) |
| • Elevated cholesterol without treatment | • Gastric bypass/lap band | • Peripheral artery disease (PAD)/peripheral vascular disease (PVD) |
| • Chronic obstructive pulmonary disease (COPD/emphysema) | • Heart disease/surgery (all types) | • Chronic prescription narcotic use |
| | • Hepatitis B or C | |

Note: Lab-free consideration is not available with *Lincoln LifeElements*® One-Year Term.



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Height and weight guidelines for lab-free consideration

Our height and weight guidelines apply to both men and women. We use these guidelines with your client's event and medical history to help determine policy approval.

Ages 18-44	
Height	Weight
4'8"	82 – 167
4'9"	85 – 173
4'10"	88 – 179
4'11"	91 – 185
5'0"	94 – 192
5'1"	98 – 198
5'2"	101 – 205
5'3"	104 – 211
5'4"	108 – 218
5'5"	111 – 225
5'6"	114 – 232
5'7"	118 – 239
5'8"	122 – 246
5'9"	125 – 253
5'10"	129 – 261
5'11"	133 – 268
6'0"	136 – 276
6'1"	140 – 284
6'2"	144 – 292
6'3"	148 – 300
6'4"	152 – 308
6'5"	155 – 316
6'6"	159 – 324
6'7"	163 – 332
6'8"	168 – 341
6'9"	172 – 349

Ages 45-60	
Height	Weight
4'8"	82 – 171
4'9"	85 – 177
4'10"	88 – 184
4'11"	91 – 190
5'0"	94 – 197
5'1"	98 – 203
5'2"	101 – 210
5'3"	104 – 217
5'4"	108 – 224
5'5"	111 – 231
5'6"	114 – 238
5'7"	118 – 245
5'8"	122 – 253
5'9"	125 – 260
5'10"	129 – 268
5'11"	133 – 276
6'0"	136 – 283
6'1"	140 – 291
6'2"	144 – 299
6'3"	148 – 308
6'4"	152 – 316
6'5"	155 – 324
6'6"	159 – 333
6'7"	163 – 341
6'8"	168 – 350
6'9"	172 – 359

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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Have questions? Contact your Lincoln Underwriting team.
We're here for you!

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