

# Lincoln *MoneyGuard*<sup>®</sup> solutions

## Interview preparation guide

Thank you for applying for a Lincoln *MoneyGuard* life insurance policy.

Please complete the worksheet below before your interview. Preparing for your underwriting interview helps ensure it will go smoothly and that you'll have easy access to the detailed health information needed during your interview. The worksheet is for your use only and should not be returned to Lincoln.

### How the process works

1. Tell your financial professional which interview option you prefer: online or over the phone with a Lincoln representative.
2. After Lincoln receives the application from your financial professional, you will be contacted with the next steps for your interview.<sup>1</sup>

**Phone:** You will be contacted by a Lincoln representative to schedule your phone interview. You may choose a time that's convenient for you. A confirmation email will be sent along with an appointment reminder email. Text message reminders are also available.

**Online:** A secure email link will be emailed to you to begin your online interview. If you have questions during your interview, a **Help** feature is available for common questions, or you may chat online with a Lincoln specialist (Monday – Friday, 8 a.m. – 6 p.m. ET). Please complete your interview within 10 days.
3. Since the interview questions relate to your health history, complete your interview at a time and place that give you the privacy you need. Regardless of which interview option you choose, the questions are the same and your personal information will remain confidential and secure.
4. Complete this interview worksheet to ensure you have the information needed for your interview. It is for your use only.
 

**Phone:** A Lincoln representative will call you at your scheduled time. The phone interview will take approximately 30 to 60 minutes.<sup>2</sup> The use of speakerphone is not permitted.
5. If you are age 61 or older, Lincoln will complete a quick cognitive screening via phone, regardless of interview method chosen.
6. For eligible clients, an underwriting approval may be immediately communicated to you upon completion of the interview. The absence of an approval message **does not** indicate an underwriting decision has been made.<sup>3</sup>

### Completing the interview preparation guide will save you time and promotes accuracy.

<sup>1</sup> The interview is conducted in English only. A translation service may be provided if needed.

<sup>2</sup> Online interview is not available for *MoneyGuard*<sup>®</sup> II.

<sup>3</sup> Clients who complete the Part II and LTC supplement via paper and who are 61 and older are not eligible for Real-Time Approval. Real-Time Approval is not available with *MoneyGuard*<sup>®</sup> II.

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		

## Interview worksheet

Height	Weight

### Doctors visits

Provide the following information for your primary care physician or any other physician seen in the past five years.

Doctor's name	City and state	Date of last visit	Reason for last visit	Testing performed and results	Treatment received and outcome
1.					
2.					
3.					
4.					

### Diagnostic tests in past five years

Date	Type of test	Reason for test	Results

### Hospitalizations in past five years

Date	Reason	Results/outcome

**Disability benefits**

Are you currently receiving or have you applied for disability benefits, including worker’s compensation, Social Security Disability Income, or disability insurance? Please do not include maternity leave or Veterans Administration (VA) disability benefits.  Yes  No (If yes, please provide type of disability, date of disability benefits received and reason for benefits)

Do you have a handicap parking permit or any limitations in daily activity?  Yes  No

**Social history**

Tobacco use – type and when last used	Alcohol use – frequency and amount (Frequency is number of times per week and amount is the number of drinks per sitting)

**Medical history**

List any medical conditions you have or have ever been diagnosed with in the last 10 years. Use a separate sheet of paper if there is not enough room in the space provided.

Condition	Date of diagnosis	Current symptoms and limitations	Type and date of treatment	Tests done and results	Date of last doctor visit
1.					
2.					
3.					
4.					
5.					

**Blood Pressure**

If you have a history of high blood pressure, please provide at least the last two readings and dates they were taken.

Blood pressure reading	Date
1.	
2.	

**Medications**

Provide the following information about any prescription medication or aspirin taken in the last 30 days not already provided excluding over the counter drugs and herbal supplements.

Prescription name	Dosage and frequency	Reason for usage	Length taken	Date last used
1.				
2.				
3.				
4.				
5.				

If you have any of the following conditions, please be ready to provide the following information, and check with your doctor to make sure the pathology staging, tumor size and treatment information are accurate for the call.

Type of condition	Age at diagnosis	Pathology details	Additional pathology details	Treatment details (surgery, radiation, chemotherapy, etc.)	Additional treatment details
<b>Breast cancer</b>	Age at diagnosis	Size of tumor	Stage, Grade	Lymph node involvement	Type of treatment
<b>Prostate cancer</b>	Age at diagnosis and pretreatment PSA	Gleason score	Stage, Grade	Type of treatment	Post-treatment PSAs with dates and results
<b>Colon cancer</b>	Age at diagnosis	Dukes staging	Lymph node involvement	Type of treatment	Additional treatment details
<b>Diabetes</b>	Age at diagnosis	Complications	Blood HgA1C – including date completed	Type of treatment	Additional treatment details
<b>Coronary heart disease</b>	Age at 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 Age at time of heart attack:	Any other cardiac testing with dates completed and results

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Order code: **MG-PHI-FLI001**



### Important information

*MoneyGuard Market Advantage*<sup>®</sup> is a variable universal life insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on Policy Form ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, and a Value Protection Rider on Form ICC20VPR-892/VPR-892. Available in all states except NY.

*MoneyGuard Fixed Advantage*<sup>®</sup> is a universal life insurance policy 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 (BTR) on form ICC21BTR-894/BTR-894. Available in all states except CA and NY.

Lincoln *MoneyGuard*<sup>®</sup> II is a universal life insurance policy 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. Only available in CA.

**Lincoln variable universal life insurance is sold by prospectus. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectuses for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to [www.LincolnFinancial.com](http://www.LincolnFinancial.com).**

**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.