

Underwriting at a glance

Lincoln MoneyGuard® Solutions – Life insurance with a long-term care rider

The final underwriting decision is based on the details provided in the Personal History Interview.

Please contact the Lincoln MoneyGuard® Underwriting department to discuss medical history not identified below.

Uninsurable conditions

- Activity of daily living deficit(s)
- AIDS/HIV positive
- Alcoholism, active
- Amyotrophic lateral sclerosis (ALS), Lou Gehrig's disease
- Alzheimer's disease/dementia
- Aneurysm (not surgically repaired)
- Ataxia
- Autism
- Bipolar
- Cane, walker, wheelchair use (currently or in the past 12 months)
- Cirrhosis
- Congestive heart failure
- Cystic fibrosis
- Defibrillator (implantable)
- Diabetes mellitus (Type I)
- Dialysis/kidney failure
- Esophageal varices
- Falls (2+ in past 36 months)
- Handicap parking permit due to limitations or medical condition
- Hemophilia
- Hepatitis (chronic or active)
- Hydrocephalus
- Kidney disease (chronic)
- Lupus (systemic)
- Macular degeneration (progressive)
- Mania
- Major depression
- Memory loss
- Mental impairment or intellectual disability
- Multiple myeloma
- Multiple sclerosis
- Muscular dystrophy
- Myasthenia gravis
- Organ transplant
- Oxygen use
- Pancreatitis (chronic or multiple episodes)
- Paralysis of one or more limbs
- Paraplegia, quadriplegia, or hemiplegia
- Parkinson's disease
- Polycystic kidney disease
- Post-polio syndrome (PPS)
- Primary biliary cirrhosis (PBC)
- Receiving Social Security or any other disability benefits, excluding military/VA and maternity benefits
- Schizophrenia
- Scleroderma
- Primary sclerosing cholangitis
- Wegener's granulomatosis

Insurance products issued by:
The Lincoln National Life Insurance Company

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	Incident	Postponement
Stroke	12 months	Multiple joint injections	12 months	Pending surgery	After completion of surgery and appropriate recovery period has passed (typically at least 3 months)
Transient ischemic attack (TIA)	6 months	Gastric bypass surgery	6 months	Physical therapy treatment	
Pacemaker implant	3 months	Chiropractic treatment	No more than twice a month for at least a 90-day period		Bone marrow transplant
Coronary artery disease, bypass surgery, or angioplasty	6 months	Carotid artery surgery	6 months	Currently being evaluated for an undiagnosed medical history	
Cardioversion	6 months	Heart attack	6 months		10 years
No complete physical exam within past 12 months	If 70 or older, postpone until exam completed and results known	Heart valve replacement surgery	6 months		
Single joint injection	6 months	Joint replacements	6 months		

Medical conditions with tobacco use

Cigarette use in the past 12 months with any of the following medical conditions is uninsurable.

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

Submission streamlined underwriting guidelines for common conditions

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

Condition	Underwriting guidelines
Alcoholism	Recovered for 48 months with no ongoing treatment or medication use, no continued alcohol use, no relapses
Angina	Past history only; no current symptoms; favorable build, blood pressure and lipids
Anxiety	Mild or stable on medication, excluding any uninsurable medications; no hospitalizations in past 24 months; does not interfere with activities of daily living (ADL) or lifestyle, treated with less than three medications
Arthritis/rheumatoid arthritis	Symptoms do not limit activities; no chronic pain; no narcotic, immunosuppressant or steroid medication use; no TENS (transcutaneous electrical nerve stimulation) unit use; not treated with four or more medications, no bone-on-bone on X-ray, mild and stable on medications excluding uninsurable medications; favorable build with BMI less than 30
Asthma	No cigarette use in past 12 months; mild symptoms; no oral steroids; does not limit activity; no coexisting history of coronary artery disease, no hospitalization in past 24 months
Atrial fibrillation	No complications; stable; no coexisting history of heart condition, stroke, carotid artery disease, circulatory problems, diabetes, or TIA, no cardioversion in last six months
Cardiomyopathy	Not treated or diagnosed in past three years, resolved for more than three years
Carotid artery disease	No cigarette use in past 12 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
Chronic obstructive pulmonary disease (COPD)/emphysema	No cigarette use in past 36 months; symptoms do not limit activity; no coexisting history of coronary artery disease or stroke; no hospitalization in past 36 months; no oxygen use; treated with less than four medications, no steroid use
Coronary artery disease	No cigarette use in past 12 months; onset of symptoms or diagnosis must have occurred after age 45; no coexisting history of diabetes, stroke, TIA, aortic valve disease, peripheral vascular disease or COPD; no ongoing symptoms; favorable build, blood pressure and lipids; regular medical follow-up and testing
Crohn's disease/colitis	Stable with mild symptoms; no weight loss; no hospitalization in past 12 months; no oral steroids or immunosuppressant medications

Condition	Underwriting guidelines
Degenerative disc disease	Symptoms do not limit activities; no chronic pain; no narcotic or steroid medication use; no TENS (transcutaneous electrical nerve stimulation) 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
Depression	Mild symptoms; stable on medications; treated with less than three medications; no hospitalizations in past 24 months; no coexisting history of chronic fatigue syndrome/fibromyalgia or alcohol abuse, no major recurrent depression
Diabetes	Adult onset (Type II); good control; favorable build, blood pressure and lipids; no cigarette use in past 12 months; no coexisting conditions of coronary artery disease, stroke, TIA, neuropathy, retinopathy, atrial fibrillation, kidney disease, heart valve replacement or circulatory disease
Dizziness/vertigo	No frequent symptoms; no falls in past 12 months, symptoms do not limit activities
Epilepsy/seizure disorder	No seizure activity in past 12 months; not treated with three or more medications, no cognitive or memory impairment symptoms
Fibromyalgia	Treated with less than three medications; symptoms do not limit activities; no coexisting history of major depression, no narcotic or steroid use
Heart attack	No cigarette use in past 12 months; onset of symptoms or diagnosis must have occurred after age 50; no coexisting conditions of diabetes, stroke, TIA or peripheral vascular disease; no ongoing symptoms; favorable build, blood pressure and lipids; regular medical follow-up
Heart valve replacement	Onset of symptoms or diagnosis must have occurred after age 50; no ongoing symptoms; no coexisting history of atrial fibrillation, arrhythmia, or coronary artery disease; current age over 70
Hemochromatosis	Not diagnosed in past six months; no excessive alcohol use with normal liver function, no cirrhosis or fibrosis
Hepatitis B or C	No cirrhosis; treated; no excessive alcohol use with normal liver function tests, no more than mild fibrosis
Hypertension (high blood pressure)	Treated with stable and good control
Incontinence	Minor problem; symptoms do not limit activities
Joint injection/replacement	Six months from date of single injection or 12 months if multiple injections, six months from date of joint replacement surgery, symptoms resolved and no limitations in activity; favorable build with BMI less than 30
Lyme disease	Symptoms do not limit activities; no treatment in past six months and resolved
Macular degeneration	Symptoms do not limit activity or ADL; no progressive symptoms or loss of vision
Mitral valve disease/prolapse	Mild with no symptoms; no coexisting history of atrial fibrillation, coronary artery disease or peripheral vascular disease
Neuropathy	Treated with less than two medications; mild symptoms; does not interfere with ADL or limit activity; no coexisting history of diabetes
Osteoporosis	Stable; no height loss of more than two inches; no history of compression fractures; symptoms do not limit activities; dependent on bone density T-score (cannot be worse than -3.5) and treatment received; no coexisting history of spinal stenosis, scoliosis, kyphosis or vertebroplasty; no narcotic or steroid use
Paget's disease	Mild symptoms; symptoms do not limit activities
Peripheral vascular disease	No cigarette use in past 12 months; symptoms do not limit activity; no coexisting history of stroke, TIA, atrial fibrillation, heart condition, diabetes, or coronary artery disease
Psoriasis	Mild symptoms; no evidence of joint involvement, confined to the skin
Polymyalgia rheumatica	Symptoms do not limit activities; no chronic pain; no narcotic, immunosuppressant or steroid medication use; no TENS (transcutaneous electrical nerve stimulation) 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 cigarette use in past 12 months; no ongoing symptoms or current treatment
Sleep apnea	Mild to moderate, controlled with or without CPAP machine; severe sleep apnea treated with CPAP; no cigarette use in the past 12 months; favorable build
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; favorable build with BMI less than 30
Stroke	Single episode, must have occurred more than 12 months ago; no residual impairments; fully recovered; no cigarette use in past 12 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 six months ago; no residual impairments; fully recovered; no cigarette use in past 12 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 metastatic or recurrent cancer are not insurable for Lincoln MoneyGuard® products.

Cancer	Minimum 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 and follow-up care
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	5 years		Stage, type and treatment
Lung	6 months	Tobacco use within the past 12 months	Stage and type of treatment
Lymphoma	5 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, Gleason score and follow-up care
Skin cancer (melanoma)	3 years if not in situ (Stage 0)	More than one malignant melanoma greater than Stage 0 (in situ)	Stage and type of treatment and follow-up care
Uterine or cervical cancer	Stage 1: 6 months; all others 3 years	Extends beyond the uterus and treated in past 5 years	Stage and type of treatment
All other types of cancer	Treated within the past 3 years		Stage, grade size of tumor and type of treatment

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

Issues:

The Lincoln National Life Insurance Company, Fort Wayne, IN

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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 issuer.

Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period.

Distributor: Lincoln Financial Distributors, Inc., a broker-dealer

Policies:

MoneyGuard Fixed Advantage® is a universal life insurance policy with a Long-Term Care Benefits Rider 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. Available in all states except CA and NY.

Lincoln MoneyGuard® II is 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.

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LCN-4691504-041822

POD ADA 9/22 Z06

Order code: MG-ADV2-BRC001

