

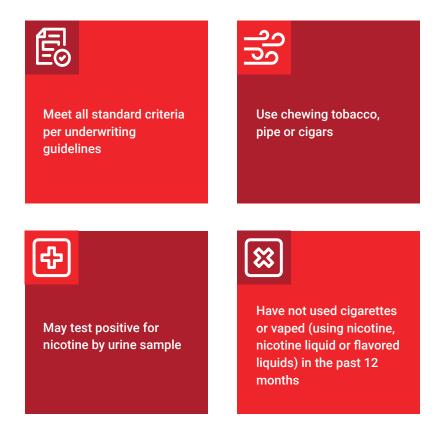
No ifs, ands or butts

Look to Lincoln underwriting for clients who like cigars

Special considerations for non-cigarette tobacco-using clients

Do any of your clients suffer from higher life insurance premiums simply because they enjoy cigars or pipes? Lincoln's dedicated customer-focused underwriting takes a client's entire risk profile into account, which could result in a better rating and lower rates.

Lincoln offers the standard nonsmoker risk classification to tobacco-using individuals who



Note: The client must admit to use of chewing tobacco, pipe or cigars at the time of application. Unadmitted use with a positive nicotine urine specimen would not qualify for nonsmoker rates. Marijuana is not considered a tobacco product and can qualify for nontobacco rates.

Insurance products issued by: The Lincoln National Life Insurance Company Lincoln Life & Annuity Company of New York



Lincoln's leading-edge underwriting offers many special programs to help meet the needs of your clients. Call your representative today.

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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