

Do you qualify for *Lincoln LifeGoals*®?

Your pre-submission underwriting tool

What is *Lincoln LifeGoals*®

Lincoln LifeGoals® is an investment-focused variable universal life insurance that offers growth potential to help meet your retirement goals while providing financial protection for the ones you love. *Lincoln LifeGoals* offers a streamlined process that benefits from the use of database searches and a pre-submission tool. This enables us to make decisions within minutes and issue policies on the same day. For added flexibility, you'll have tax-free access¹ to your assets on day one, with no surrender charge, so you can prepare for life's goals while providing for your family.

What you need to know before applying

The final underwriting decision is based on:

1. Being able to answer “**no**” to all the disqualifying factors and risk factors on the next page.
2. Satisfactory results from a database check of recent medical bills and prescription records. Using this data allows us to render a decision in minutes and issue a policy the same day.
3. If you applied for life insurance with another company and were **declined** or **offered a policy** that was under the standard health class, you will not be approved for a *Lincoln LifeGoals* policy.

The following are some common examples of information discovered by the database check that may result in you not being a good fit for *Lincoln LifeGoals*:

- You have seen a medical provider, within the past year, for something other than routine care (physical exam, preventive screening) or a self-limited visit (e.g., respiratory infection, skin rash, suture removal, blood pressure check, and ankle or joint injury)
- You have been prescribed, and filled, medication that is typically prescribed for serious health conditions; this may result in a decline even if you were prescribed it for support with a noncritical condition.

¹ Loans and withdrawals reduce a policy's cash value and death benefit and may cause the policy to lapse, and may have tax implications. Loans and withdrawals are tax-free as long as policy remains active and withdrawals don't exceed cost basis.

To be eligible for *Lincoln LifeGoals*, you must be able to answer “**no**” for the following **conditions** and **risk factors** within the application.

Medical disqualifiers

- Advised within the past 5 years by a licensed medical professional to have any medical procedure, medical testing or surgery that has not been completed
- AIDS or HIV
- Alzheimer’s disease, dementia or cognitive impairment
- Body mass index > 37 kg/m². To calculate BMI, visit: https://www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm
- Diagnosed with bipolar disorder, major depressive disorder, psychosis or schizophrenia
- Diagnosis or treatment for any cancer in the past 5 years, excluding nonmelanoma skin cancers
- Chronic hepatitis B infection, untreated hepatitis C, cirrhosis of the liver, Crohn’s disease or ulcerative colitis
- Chronic kidney disease or failure
- Chronic obstructive pulmonary disease, emphysema, chronic bronchitis or cystic fibrosis
- Chronic pain requiring therapy with any opioid (narcotic) medications prescribed 6 or more times per year
- Coronary or vascular disease including history of heart attack, stroke, cardiomyopathy, abnormal heart rhythm, aortic valve disease or surgery, mitral valve stenosis or surgery or congenital heart defects
- Diabetes (Type I or Type II)
- Multiple sclerosis, Parkinson’s disease, amyotrophic lateral sclerosis (ALS) or degenerative neurological disease
- Organ or bone marrow transplant recipient
- Systemic lupus erythematosus, rheumatoid arthritis, Marfan syndrome, scleroderma, vasculitis, or polymyositis
- Treatment for alcohol or substance abuse within the past 10 years, or within the past 5 years, use of cocaine or nonprescription stimulants, depressants, hallucinogens, narcotics inhalants or other illegal, restricted or controlled substances, excluding marijuana
- Use of cigarettes, e-cigarettes, vaping products, or herbal cigarettes within the past 12 months

Nonmedical disqualifiers

- Travel or reside outside the USA for more than 30 days in the next 12 months
- Plan to participate within the next 2 years in:
 - A.** Flying homebuilt, kit-built, vintage, or experimental planes
 - B.** Private piloting with any flying outside of the U.S.
 - C.** Scuba diving to depths greater than 100 feet, except for certification purposes
 - D.** Mountain climbing, outdoor rock climbing that requires ropes and harnesses, or outdoor rock freestyle (free) climbing
 - E.** High performance auto, motorcycle, or boat racing requiring specialized fuel
 - F.** Rodeo sports
 - G.** Aerial sports
 - H.** BASE jumping or wingsuit flying
 - I.** Free-fall or non-tandem skydiving; bungee jumping
 - J.** Heli-skiing

The guidelines listed are not meant to be all inclusive.

The complexity of individual case medical histories could result in a decline decision even if not listed here. If you have any questions about qualification based on your medical history, contact your financial professional for guidance.



Speak with your financial professional to see how you can meet your life goals.

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

©2023 Lincoln National Corporation

[LincolnFinancial.com](https://www.lincolnfinancial.com)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-5922803-083123

POD ADA 9/23 **Z03**

Order code: LIF-GOALS-FLI002



Important information

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult an independent professional as to any tax, accounting, or legal statements made herein.

Lincoln LifeGoals® is issued on policy form ICC21-VUL611 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **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 issuer.

Lincoln variable universal life insurance is sold by prospectuses. 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 prospectus 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.

Policy values will fluctuate and are subject to market risk and to possible loss of principal. Products, riders and features are subject to availability. Limitations and exclusions apply. Not for use in New York.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.