

# MoneyGuard Market Advantage<sup>®</sup>

## Personal History Interview instructions

---

Thank you for applying for a *MoneyGuard Market Advantage*<sup>®</sup> variable life insurance policy.

Please complete the worksheet below before your Personal History Interview. Preparing for your interview helps ensure it will go smoothly. The worksheet is for your use only and should not be returned to Lincoln.

### What you need to do

The length of your phone call will be determined by the amount of medical information provided at the time of application. Most calls are completed within 30 to 45 minutes. You should be in a place free of distractions, and be ready to provide the following details:

- If necessary, your medical history including symptoms, conditions and diagnoses for which you may have been treated in the last 10 years or less. We may ask you about specific treatments or follow-ups that have been scheduled or completed.
- Be ready to provide information about doctors you may have seen in the last five years, including name, city and state, date and reason for last visit, any testing or treatment performed, and the outcome or results.
- Prior to your interview, we will also perform a prescription drug check. As such, you may be asked about any medications identified as part of that search, including names and dosages. If possible, please have that information available.
- This interview may require you to participate in a short memory exercise. Be sure you take your time and give it your full attention, and do not write down or otherwise record any portion of this test.
- If you have any additional questions, please contact to your financial professional or your *MoneyGuard* representative.
- Thank you for applying for Lincoln *MoneyGuard* solutions. We look forward to speaking with you.

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		

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

## Preinterview worksheet

Height	Weight

### Doctors visits

Please provide the following information about any doctors you've seen in the last five years for a medical condition, routine physical exam or follow-up. Use a separate sheet of paper if there is not enough room in the space provided.

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					

### 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 VA disability benefits. ☐ Yes ☐ No

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

### Medical history

List any medical conditions you have or have ever been diagnosed with. 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					

**Medications**

Provide the following information about the prescription medication or aspirin you are currently taking.

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.

<b>Breast cancer</b>	Age at diagnosis	Size of tumor	Stage	Lymph node involvement	Type of treatment
<b>Prostate cancer</b>	Age at diagnosis and pretreatment PSA	Gleason score	Stage	Type of treatment	Post-treatment PSA
<b>Colon cancer</b>	Age at diagnosis	Dukes staging	Lymph node involvement	Type of treatment	
<b>Diabetes</b>	Age at diagnosis	Complications	Blood HgA1C	Type of treatment	
<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	Last stress test and results

**Insurance products issued by:**

The Lincoln National Life Insurance Company, Fort Wayne, IN

**Distributor:**

Lincoln Financial Distributors, Inc.

**Important Information:**

**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).**

With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal.

Products, riders and features are subject to state availability. Limitations and exclusions apply.

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.

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

©2021 Lincoln National Corporation

[LincolnFinancial.com](http://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-3433381-020221

POD 4/21 Z02

Order code: MG-PHI-FLI002

**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.

*MoneyGuard Market Advantage*® is a variable universal life insurance policy with a Long-Term Care Benefits Rider (LTCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses and can continue long-term care benefit payments after the entire specified amount of death benefit has been paid. Any surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made. The cost of riders will be deducted monthly from the policy accumulation value. The insurance policy and riders have limitations, exclusions and reductions. Renewability, Termination and Cancelability: The LTCBR is noncancelable. This means you have the right, subject to the terms of your policy and rider(s), to continue this rider as long as your policy stays in-force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider(s) on its own and cannot increase the monthly rider charges or monthly inflation charges. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing. The Long-Term Care Benefit Rider may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner. For costs and complete coverage details, contact your financial professional.

***MoneyGuard Market Advantage*® is 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.**

The insurance policy and riders have limitations, exclusions and reductions; and are subject to medical underwriting. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner. For costs and complete coverage details, contact your agent or producer.