

Lincoln *MoneyGuard*[®] solutions

Personal History Interview instructions

Thank you for applying for a Lincoln *MoneyGuard* 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 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
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

Insurance products issued by:
The Lincoln National Life Insurance Company

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.					
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 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.					
4.					

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.

Type of condition	Age at diagnosis	Pathology details	Additional pathology details	Treatment details	Additional treatment details
Breast cancer	Age at diagnosis	Size of tumor	Stage	Lymph node involvement	Type of treatment
Prostate cancer	Age at diagnosis and pretreatment PSA	Gleason score	Stage	Type of treatment	Post-treatment PSA
Colon cancer	Age at diagnosis	Dukes staging	Lymph node involvement	Type of treatment	
Diabetes	Age at diagnosis	Complications	Blood HgA1C	Type of treatment	
Coronary heart disease	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

Important information

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

MoneyGuard Fixed Advantage® is a 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 continues long-term care benefit payments after the entire specified amount of death benefit has been paid. The return of premium options are offered through the Value Protection Endorsement (VPE) available at issue; Base option (1) and Graded option (2) are included in the policy cost. Any additional 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 cash value. 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 these riders 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 insurance policy and riders have limitations, exclusions and reductions. 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.

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.

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 continues 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 a variable universal life insurance policy issued on policy forms ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, a Value Protection Rider on Form ICC20VPR-892/VPR-892 and a Benefit Transfer Rider on Form ICC22BTR-895/BTR-895.**

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.

Not a deposit
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Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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