



You're In Charge®

WealthProtection ExpertiseSM

Underwriting at a glance

Lincoln *MoneyGuard*® solutions



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

1343950

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

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
Stroke	12 months	Carotid artery surgery	6 months
Transient ischemic attack (TIA)	6 months	Heart attack	6 months
Pacemaker implant	3 months	Heart valve replacement surgery	6 months
Coronary artery disease, bypass surgery, or angioplasty	6 months	Joint replacements	6 months
Cardioversion	6 months	Pending surgery	After completion of surgery and appropriate recovery period has passed
No complete physical exam within past 12 months (age 70)	Postpone until exam completed and results known	Physical therapy treatment	Minimum 30 days, released from all care and back to full activity without limitations
Single joint injection (cortisone or steroid)	6 months	Bone marrow transplant	10 years
Multiple joint injections (cortisone or steroid)	12 months	Currently being evaluated for an undiagnosed medical history	Until all evaluations have been completed and a diagnosis has been made
Gastric bypass surgery	6 months		
Chiropractic treatment	No more than twice a month for at least a 90-day period		

Medical conditions with tobacco use

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

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

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.

Alcoholism	Recovered for 48 months
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 (ADLs) or lifestyle
Arthritis/rheumatoid arthritis	Symptoms do not limit activities; no chronic pain; no narcotic, immunosuppressant, or steroid medication use; no TENS (transcutaneous electrical nerve stimulator) unit use; not treated with four or more medications

Asthma	No cigarette use in past 12 months; mild symptoms; no oral steroids; does not limit activity; no coexisting history of coronary artery disease
Atrial fibrillation	No complications; stable; no coexisting history of heart condition, stroke, carotid artery disease, circulatory problems, diabetes, or TIA
Cardiomyopathy	Not treated in past 3 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 12 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 4 medications
Coronary artery disease	No cigarette use in past 12; onset of symptoms or diagnosis must have occurred after age 45; no coexisting history of diabetes, stroke, TIA, or COPD; no ongoing symptoms; favorable build, blood pressure, and lipids
Crohn's disease/colitis	Stable with mild symptoms; no weight loss; no hospitalization in past 12 months; no oral steroids or immunosuppressant medications
Degenerative disc disease	Symptoms do not limit activities; no chronic pain; no narcotic or steroid medication use; no TENS (transcutaneous electrical nerve stimulator) 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
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 or circulatory disease
Dizziness/vertigo	No frequent symptoms; no falls in past 12 months
Epilepsy/seizure disorder	No seizure activity in past 12 months; not treated with three or more medications
Fibromyalgia	Treated with less than 3 medications; symptoms do not limit activities; no coexisting history of major depression
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; no ongoing symptoms; favorable build, blood pressure, and lipids
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
Hemochromatosis	Not diagnosed in past 6 months; no excessive alcohol use with normal liver function
Hepatitis B or C	No cirrhosis; treated; no excessive alcohol use with normal liver function tests
Hypertension (high blood pressure)	Treated with stable and good control
Incontinence	Minor problem; symptoms do not limit activities
Lyme disease	Symptoms do not limit activities; no treatment in past six months
Macular degeneration	Symptoms do not limit activity or ADLs; no progressive symptoms or loss of vision
Mitral valve disease/prolapse	Mild with no symptoms; no coexisting history of atrial fibrillation or coronary artery disease
Neuropathy	Treated with less than 2 medications; mild symptoms; does not interfere with ADLs or limit activity; no coexisting history of diabetes
Osteoporosis	Stable; no height loss of two or more inches; no history of compression fractures; symptoms do not limit activities; dependent on bone density T-score and treatment received; no coexisting history of spinal stenosis, scoliosis, kyphosis, or vertebroplasty
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
Polymyalgia rheumatica	Symptoms do not limit activities; no chronic pain; no narcotic, immunosuppressant, or steroid medication use; no TENS (transcutaneous electrical nerve stimulator) 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; no cigarette use in the past 12 months
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

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 6 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

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 cancer are not insurable for Lincoln *MoneyGuard*[®] products.

Cancer	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
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, and follow-up care
Skin cancer (melanoma)	3 years	More than one malignant melanoma	Stage and type of treatment
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 lose value (variable products)

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Order code: MGR-ADV2-BRC004



Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN
 Lincoln Life & Annuity Company of New York, Syracuse, NY

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.

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.

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Policies:

Lincoln *MoneyGuard*[®] Reserve, universal life insurance policy form LN850 (8/05) with a Convalescent Care Benefits Rider on Rider Form LR851 (8/05), an Extension of Benefits Rider on Rider Form LR852 (8/05), a Return of Premium Rider on Rider Form LR850 (10/07), a Terminal Illness Accelerated Death Benefit Rider on Rider Form LR853 (8/05), a Right to Purchase a Long-Term Care Policy on Endorsement Form LR856 (8/05), and a Nonforfeiture Benefit Rider on Rider Form LR855 (8/05). Only available in NY.

Lincoln *MoneyGuard*[®] II, universal life insurance policy form LN880/ICC13LN880 with the Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev, Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881, and optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Not available in NY.

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