

# Age and amount requirements

## Permanent and term life products

For second-to-die policies, divide the face amount in half for all requirements.

Face amount	Age (insurance age)				
	0–14	15–40	41–50	51–69	70+
\$0 to \$49,999	Non-med	Non-med	Non-med	Non-med Short-form exam Urine w/HIV	Paramed w/senior supp* Blood Urine specimen
\$50,000 to \$99,999	Non-med	Non-med Short-form exam Urine w/HIV	Non-med Short-form exam Urine w/HIV	Non-med Short-form exam Urine w/HIV	Paramed w/senior supp* Blood Urine specimen
\$100,000 to \$250,000	Non-med	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed w/senior supp* Blood Urine specimen
\$250,001 to \$500,000	Non-med	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed Blood <sup>1</sup> Urine specimen	Paramed w/senior supp* Blood <sup>1</sup> Urine specimen
\$500,001 to \$1,000,000	Non-med	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed Blood <sup>1</sup> Urine specimen	Paramed w/senior supp* Blood <sup>1</sup> Urine specimen
\$1,000,001 to \$2,500,000	Contact underwriter	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed Blood <sup>1</sup> Urine specimen	Paramed w/senior supp* Blood <sup>1</sup> Urine specimen
\$2,500,001 to \$5,000,000	Contact underwriter	Paramed Blood Urine specimen	Paramed Blood <sup>1</sup> Urine specimen	Paramed Blood <sup>1</sup> Urine specimen	Paramed w/senior supp* Blood <sup>1</sup> Urine specimen
\$5,000,001 to \$10,000,000	Contact underwriter	Paramed Blood Urine specimen	Paramed Blood <sup>1</sup> Urine specimen	Paramed Blood <sup>1</sup> Urine specimen	Paramed w/senior supp* Blood <sup>1</sup> Urine specimen
\$10,000,001 to \$60,000,000	Contact underwriter	Paramed Blood <sup>1</sup> Urine specimen	Paramed Blood <sup>1</sup> Urine specimen	Paramed Blood <sup>1</sup> Urine specimen	Paramed w/senior supp* Blood <sup>1</sup> Urine specimen

Amounts over \$60,000,000 require facultative reinsurance, and additional requirements may be needed at reinsurer's discretion.

\*The senior supplement consists of a Get Up and Go test, word recall test, and a clock draw.

<sup>1</sup> ProBNP required with labs.

## Other requirements

<b>Electronic inspection report (EIR)</b>	<ul style="list-style-type: none"> <li>▪ Ages 18 to 69 — \$1,000,001 and up</li> <li>▪ Ages 70 to 74 — \$500,001 and up</li> <li>▪ Ages 75 to 85 — \$10,000,001 and up</li> </ul>
<b>Foreign Nationals First Financial</b>	<p>Ages 18 to 69 — \$1,000,001 and up</p> <p>Age 70 to 75 — \$500,001 and up</p>
<b>Older age PHI</b>	<p>Age 70+ — \$100,000 and up</p> <p>For <i>LincXpress</i>® ticket submissions, the older age PHI interview will be conducted separately from the online or phone interview.</p>
<b>MVR</b>	<ul style="list-style-type: none"> <li>▪ Ages 16 to 40 — \$250,000 and up</li> <li>▪ Age 41+ — \$500,000 and up</li> </ul> <p>For ticket submissions, verification of driving history is reviewed for all ages and face amounts.</p>
<b>Financial documentation</b>	<p>Form 4506T-EZ:</p> <ul style="list-style-type: none"> <li>▪ Ages 26 to 69 — \$10 million and up</li> <li>▪ Ages 70 to 75 — \$2.5 million and up</li> <li>▪ Ages 76 to 80 — \$2 million and up</li> <li>▪ Ages 81 to 85 — \$1 million and up</li> <li>▪ Premium finance cases — all ages and face amounts</li> </ul> <p>For any amount, underwriting may require financial documentation, such as income tax returns, third-party verification of net worth, or copies of estate planning materials, prepared and provided to support the case design and amount applied for.</p>

## Expiration date for requirements

Requirement type	Time frame for expiration
Paramed and MD exam	<ul style="list-style-type: none"> <li>▪ Ages 0 to 69 — Up to 12 months</li> <li>▪ Age 70+ — Up to 6 months</li> </ul>
Chem profile, urine specimen	<ul style="list-style-type: none"> <li>▪ Ages 0 to 69 — Up to 12 months</li> <li>▪ Age 70+ — Up to 6 months</li> </ul>
Resting EKG	12 months
Client interview (ticket submissions)	Must be completed within 90 days of ticket submission
PHI	12 months
MVR	6 months

\*Autobind limits will be reduced based on rating and whether a client is a professional athlete or other high-profile individual.

\*\*Consideration for clients ages 71–75 by exception only.

## Reinsurance limits

### Permanent life and term products

#### Autobind limits\*

\$60,000,000 ages 0–75

\$50,000,000 ages 76–80

\$25,000,000 ages 81–85

#### Jumbo limits

\$65,000,000 ages 0–80

\$50,000,000 ages 81–85

#### Foreign Nationals autobind limits

\$25,000,000 ages 18–70\*\*

#### Foreign Nationals jumbo limit

\$35,000,000 ages 18–70\*\*

### PHI for long-term care and accelerated benefits for chronic and terminal illness riders

- Applies to cases with the Long-Term Care Rider, *Lincoln Care Coverage*® ABR, *Lincoln LifeEnhance*® ABR or *Lincoln LifeAssure*® ABR
- Age 61+
- All face amounts

### Table reduction program

- Only permanent products are eligible for this program.
- Ages up to 70, maximum face amount is \$10 million.
- Medical impairments with table rating of Table C or less will be reduced to standard on individual products. Both lives on survivorship products can be reduced to standard provided both are Table C or less, and both lives are age 70 or less.
- Medical flat extra ratings of \$5 per thousand or less will be reduced to standard. A flat extra of \$5 with a table rating of B will be eligible for the table reduction program.
- Nonmedical flat extra ratings for aviation, avocation, motor vehicle, occupation, and foreign residence or travel are not eligible for the program.