

At Lincoln, we realize that the quality of our underwriting service is critical to your success.

Preferred criteria (standard risk with no extra mortality)

Criteria	Preferred plus nontobacco
Tobacco use	<ul style="list-style-type: none"> No tobacco/nicotine products in 36 months. Occasional cigar use of up to 12 cigars a year with a urine specimen negative for nicotine.
Personal history	<ul style="list-style-type: none"> No personal history of cardiovascular disease, diabetes and/or cancer, excluding squamous and basal cell skin cancers.
Drug and alcohol history	<ul style="list-style-type: none"> No history of alcohol or drug abuse within the past 10 years.
Family history	<ul style="list-style-type: none"> Up to age 69 – No deaths of parent or sibling before age 65 due to cardiovascular disease. Age 70 and up – Disregard family history of cardiovascular disease.
Driving history	<ul style="list-style-type: none"> No more than three nonratable moving violations in the past 3 years. No DUI or license suspension in the past 5 years.
Labs	<ul style="list-style-type: none"> Blood tests other than lipids – within normal limits.
Cholesterol	<ul style="list-style-type: none"> Minimum untreated cholesterol reading is 100. Maximum cholesterol is 300. Up to age 69 – Treated and untreated findings: Cholesterol/HDL ratio ≤ 5.0. Age 70 and up – Treated and untreated findings: Cholesterol/HDL ratio ≤ 5.5.
Blood pressure	<ul style="list-style-type: none"> Up to age 69 – No hypertension with a 12-month average of 135/85 or lower. Treated hypertension with a 12-month average of 130/80 or lower. Age 70 and up – Treated and untreated hypertension with a 12-month average of 140/90 or lower.
Aviation and avocations	<ul style="list-style-type: none"> No private aviation. No ratable avocations or occupations. Commercial pilots may be eligible (contact your underwriter).
Build	<ul style="list-style-type: none"> Up to age 60 – BMI of 30 or less and minimum BMI of 18. Age 61 and up – BMI 31 or less and a minimum BMI of 19.



Our dedicated, leading-edge underwriting is one reason we're a top producer of life insurance. Read more to learn about our outstanding service and value.

Preferred nontobacco
<ul style="list-style-type: none"> No tobacco/nicotine products in 24 months. Occasional cigar use of up to 24 cigars a year with a urine specimen negative for nicotine.
<ul style="list-style-type: none"> No personal history of cardiovascular disease and/or diabetes. Certain cancers, such as squamous and basal cell skin cancers, testicular, thyroid, uterine, cervical and prostate, may qualify for preferred. Age 70 and up – See additional criteria for diabetes.
<ul style="list-style-type: none"> No history of alcohol or drug abuse within the past 7 years.
<ul style="list-style-type: none"> Up to age 69 – No deaths of parent or sibling before age 60 due to cardiovascular disease. Age 70 and up – Disregard family history of cardiovascular disease.
<ul style="list-style-type: none"> No more than three nonratable moving violations in the past 3 years. No DUI or license suspension in the past 5 years.
<ul style="list-style-type: none"> Blood tests other than lipids – within normal limits.
<ul style="list-style-type: none"> Minimum untreated cholesterol reading is 100. Maximum cholesterol is 300. Up to age 69 – Treated and untreated findings: Cholesterol/HDL ratio ≤ 6.0. Age 70 and up – Treated and untreated findings: Cholesterol/HDL ratio ≤ 7.0.
<ul style="list-style-type: none"> Up to age 69 – Treated and untreated hypertension with a 12-month average of 140/90 or lower. Age 70 and up – Treated and untreated hypertension with a 12-month average of 155/90 or lower.
<ul style="list-style-type: none"> No ratable avocations or occupations. For private aviation, if pilot has IFR or 1,000 total flight hours, flies between 25 and 250 hours a year in the U.S. and Canada, is under age 70, has clean MVR.
<ul style="list-style-type: none"> Up to age 60 – BMI of 32 or less and minimum BMI of 18. Age 61 and up – BMI of 33 or less and minimum BMI of 19.

ADDITIONAL CRITERIA FOR PREFERRED NONTOBACCO ONLY

- Personal history of diabetes – age 70 and up
- Type 2, duration 3 years or less
- Oral medications or diet-controlled
- Hemoglobin A1c average over past 12 months of 6.4 or lower
- Current urinalysis negative and no history of proteinuria
- No history of retinopathy or neuropathy
- Blood pressure well-controlled
- Favorable cardiac workup (for example, negative treadmill EBCT or catheterization within 2 years)
- Good lipids (meets preferred lipids criteria)

Underwriting classes

Classes may vary by product and age. Check product specifications for available classes.

1. Preferred plus nontobacco

Preferred plus is the best risk classification from Lincoln and includes those applicants who have not used tobacco or nicotine in any form in the past 36 months (except for the occasional cigar, provided the urine specimen is negative for nicotine) and meet all of the preferred plus criteria.

2. Preferred nontobacco

This class is for clients who enjoy exceptional health and have not used tobacco or nicotine in any form in the past 24 months (except for the occasional cigar, provided the urine specimen is negative for nicotine) and meet all the preferred criteria.

3. Standard nontobacco

This class represents those insureds who have an average life expectancy and do not meet preferred criteria. This class includes applicants who use cigars, pipes, chewing tobacco and other tobacco products, and who may test positive for nicotine. Excludes cigarette and e-cigarette smokers.

4. Preferred tobacco

This class is similar to the preferred nontobacco class where the insured meets all the preferred criteria, but the insured has smoked cigarettes within the past 12 months.

5. Standard tobacco

This class is similar to the standard nontobacco class, but the insured has smoked cigarettes within the past 12 months.



NOTE: Marijuana is not considered a tobacco product and can qualify for nontobacco rates.

Vaping of any nicotine substance/liquid is considered tobacco use, and vaping those substances/liquids will be assessed at the tobacco rate.