

The advantages of *LincXpress*[®]

Our focus is to provide excellent customer service. We're committed to delivering leading-edge underwriting to make the new business process easier for you and your clients with:

- eTicket or paper ticket submission — available at no cost
- A seamless process with reduced NIGOs
- Client application interview completed online or over the phone
- Automated underwriting for faster turnaround times (ages 18–60 and face amounts \$1 million or less)
- An opportunity to waive labs for qualifying clients*
- Interview is available in English only

General lab-free qualification guidelines

- Available with paper or electronic ticket submissions only
- Client ages 18–60
- Face amount: \$1 million or less
- Consideration for all preferred plus, all preferred and most standard rate classes
- No major medical conditions
- Within height/weight limits
- Maximum lifetime lab-free consideration does not exceed \$1,000,000
- Applicant is a U.S. citizen or permanent resident green card holder

Nonmedical conditions that prompt the need for labs/vitals

- Use of cigarettes, e-cigarettes, vaping products, or herbal cigarettes. (Other tobacco products and/or marijuana use meeting standard nontobacco or better may qualify for lab-free).
- History of DUI or distracted driving convictions in the last 5 years
- History of multiple motor vehicle violations in the last 3 years
- Felony conviction in the last 7 years
- Hazardous sports activity (vacation participation or club activity is usually fine)
- Private pilot without Instrument Flight Rules (IFR) qualification
- Submission of a prior trial (informal) or formal application to Lincoln Financial Group within the last 12 months
 - If there are valid labs on file from a previous formal submission, they may be used in place of ordering new labs
 - Formal submissions indicating a pending application with another carrier within the last 12 months

Medical conditions that prompt the need for labs/vitals

Note: This list is not all-inclusive. Due to the complexity of individual medical histories, multiple medical conditions could prompt the need for labs/vitals, even if not listed below.

- Alcohol abuse and/or treatment
- Atrial fibrillation
- Bipolar disorder
- Cancer history (other than basal and squamous cell skin cancers)
- Cardiomyopathy
- Carotid artery disease
- Elevated cholesterol without treatment
- Chronic obstructive pulmonary disease (COPD/emphysema)
- Cirrhosis
- Crohn's disease/ulcerative colitis
- Diabetes/gestational diabetes
- Drug abuse and/or treatment
- Emphysema
- Epilepsy/seizure
- Gastric bypass/lap band
- Heart disease/surgery (all types)
- Hepatitis B or C
- Hypertension
- Kidney disease
- Melanoma
- MIB and Prescription database results that indicate adverse medical history
- Multiple sclerosis (MS)
- Muscular dystrophy (MD)
- Parkinson's disease
- Peripheral artery disease (PAD)/ peripheral vascular disease (PVD)
- Prescription narcotic use

*Not available *Lincoln LifeElements*[®] One-Year Term. *LincXpress*[®] strategies are not available in New York. The client interview must be completed within 90 days of the ticket submission.