

Underwriting Guidelines

Lincoln TermAccel® Level Term (2019)

LIFE SOLUTIONS

Overview

Insurance products issued by:
The Lincoln National Life Insurance Company

Affordable, guaranteed term protection for clients who want the convenience of a fast, electronic application.



Serve clients at younger ages and lower face amounts with *Lincoln TermAccel*[®]

From competitive pricing to an efficient online eTicket process and quick turnaround times — it's easy to see how *Lincoln TermAccel* Level Term is built with your business in mind.

Lincoln TermAccel® gives younger clients what they need

- **Affordable protection** for ages 18–60*
- **10-, 15-, 20- or 30-year terms** with face amounts from \$100,000 to \$1,000,000
- **Easy and paperless** online eTicket process with automated underwriting
- **Lab-free consideration** for all preferred plus, all preferred and most standard rate classes
- **No attending physician statement (APS) requirement**
- **Faster approval** process means cases are issued in half the time
- **Guaranteed premiums** that stay the same for the length of the term
- **Conversion allowed** to a Lincoln permanent life policy. Ask your representative about available opportunities



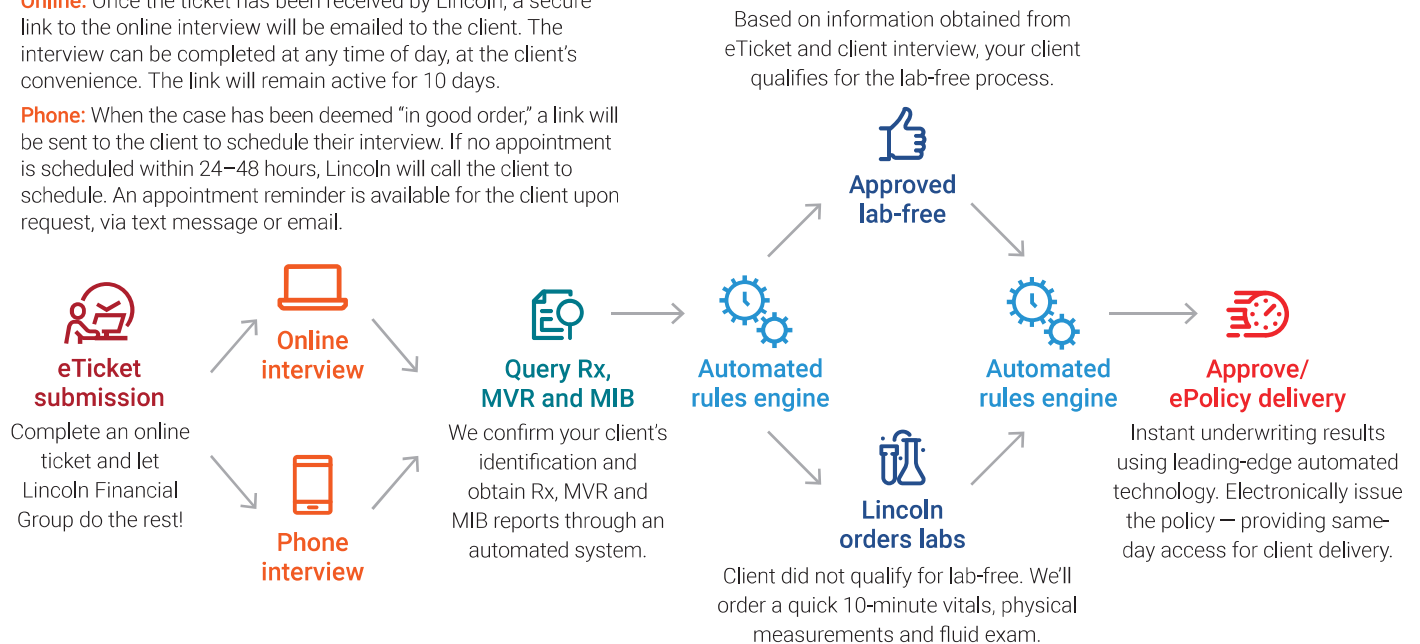
Underwriting decisions are based on the information your client provides during their interview, so give your clients our [Client interview worksheet](#) to help them prepare.

A quick, convenient underwriting process

After ticket submission, an email will be sent to the client with next steps for their interview. The interview is available in English only.

Online: Once the ticket has been received by Lincoln, a secure link to the online interview will be emailed to the client. The interview can be completed at any time of day, at the client's convenience. The link will remain active for 10 days.

Phone: When the case has been deemed "in good order," a link will be sent to the client to schedule their interview. If no appointment is scheduled within 24–48 hours, Lincoln will call the client to schedule. An appointment reminder is available for the client upon request, via text message or email.



*For the 30-year term duration, the maximum issue age for nontobacco rate classes is age 55 and the maximum issue age for tobacco rate classes is age 50.

Disqualifying conditions

Lincoln TermAccel® is designed for clients with less complex medical histories.

The impairments listed are not all-inclusive. Due to the unique nature of individual medical histories, there are conditions, not listed, that could still result in a decline decision.

- Alzheimer's disease, dementia, or taking medication for memory loss
- Amyotrophic lateral sclerosis (ALS), also known as Lou Gehrig's disease
- Aneurysm
- Cancer history within 10 years, excluding basal cell or squamous cell carcinoma of the skin
- Cardiomyopathy
- Carotid artery disease
- Chronic kidney failure
- Cirrhosis of the liver
- Congestive heart failure
- Coronary artery disease
- Diabetes with a diagnosis prior to age 25
- Dialysis treatment
- Down syndrome
- Height and weight: If body mass index (BMI) is less than 16 or greater than/equal to 42. (To calculate BMI, visit www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm.)
- Hepatitis C
- HIV/AIDS
- Huntington's disease
- Implantable defibrillator
- Muscular dystrophy
- Organ transplant recipient
- Oxygen use for any reason
- Undiagnosed medical condition that's currently being evaluated
- Untreated severe sleep apnea

Note: The proposed insured must be a U.S. citizen or a green card holder.

Five underwriting classes

1. Preferred plus nontobacco

Preferred plus is Lincoln's best risk classification and includes those applicants who have not used tobacco or nicotine in any form in the past 36 months (except for the occasional cigar up to 12 per year, provided the urine specimen is negative for nicotine) and meet all 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 up to 24 per year, provided the urine specimen is negative for nicotine) and meet all the preferred criteria.

3. Standard nontobacco

This class represents insureds who have an average life expectancy and do not meet preferred criteria. This includes applicants who use cigars, pipes, chewing tobacco and other non-cigarette/e-cigarette 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 or e-cigarettes within the past 12 months.

5. Standard tobacco

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



Preferred criteria

Criteria	Preferred plus	Preferred
Tobacco use	<ul style="list-style-type: none"> No tobacco/nicotine products in 36 months. Occasional cigar use of up to 12 cigars/year with a urine specimen that is negative for nicotine 	<ul style="list-style-type: none"> No tobacco/nicotine products in 24 months. Occasional cigar use of up to 24 cigars/year with a urine specimen that is negative for nicotine
Personal history	<ul style="list-style-type: none"> No personal history of cardiovascular disease, diabetes and/or cancer, excluding benign skin cancers 	<ul style="list-style-type: none"> No personal history of cardiovascular disease, diabetes and/or cancer, excluding benign skin cancers
Drugs and/or Alcohol	<ul style="list-style-type: none"> No personal history of drugs or alcohol abuse 	<ul style="list-style-type: none"> No personal history of drugs or alcohol abuse within the past 10 years. Preferred is not available if a history of both alcohol and drug abuse in any time frame
Family history	<ul style="list-style-type: none"> No deaths of a parent or sibling prior to age 65 due to cardiovascular disease 	<ul style="list-style-type: none"> No deaths of a parent or sibling prior to age 60 due to cardiovascular disease
Driving history	<ul style="list-style-type: none"> No more than 3 nonratable moving violations in the past 3 years No DUI or license suspension in the past 5 years 	<ul style="list-style-type: none"> No more than 3 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 	<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. Cholesterol/HDL ratio ≤ 5.0 	<ul style="list-style-type: none"> Minimum untreated cholesterol reading is 100. Maximum cholesterol is 300. Cholesterol/HDL ratio ≤ 6.0
Blood pressure	<ul style="list-style-type: none"> No diagnosis of hypertension, with an average of 135/85 or lower 	<ul style="list-style-type: none"> Treated and untreated hypertension with an average of 140/90 or lower
Aviation/ avocation	<ul style="list-style-type: none"> No ratable avocation or occupation No private aviation. U.S.-based commercial pilots are eligible Corporate pilots who fly only in the U.S. and Canada are eligible 	<ul style="list-style-type: none"> No ratable avocation or occupation. For private aviation, if pilot has Instrument Flight Rules (IFR) qualification 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
Body mass index (BMI)	<ul style="list-style-type: none"> BMI of 30 or less and minimum BMI of 18 	<ul style="list-style-type: none"> BMI of 32 or less and minimum BMI of 18

Minimum/maximum BMI and weight in pounds

Height	Male/female up to age 60			
	Preferred plus BMI		Preferred BMI	
	Min 18	Max 30	Min 18	Max 32
4' 10"	88	138	88	148
4' 11"	91	143	91	153
5' 0"	94	148	94	158
5' 1"	98	153	98	164
5' 2"	101	158	101	169
5' 3"	104	163	104	175
5' 4"	108	169	108	180
5' 5"	111	174	111	186
5' 6"	114	179	114	192
5' 7"	118	185	118	198
5' 8"	122	190	122	203
5' 9"	125	196	125	209
5' 10"	129	202	129	216
5' 11"	133	208	133	222
6' 0"	136	213	136	228
6' 1"	140	219	140	235
6' 2"	144	225	144	241
6' 3"	148	232	148	248
6' 4"	152	238	152	254

For heights not listed, visit https://www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm.

Lincoln TermAccel® lab-free process

Use this as a guide to determine if your client may qualify for lab-free consideration.

Lab-free qualification guidelines

- Client ages 18–60
- Face amount: \$100,000 to \$1,000,000
- 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

Please note: Client will be ineligible for *Lincoln TermAccel*® if a prior trial (informal) has been received by Lincoln. If a formal submission has been received by Lincoln within the last 12 months, please review the *Lincoln TermAccel* Frequently Asked Questions.

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 non-tobacco 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
- Submissions indicating a pending application with another carrier within the last 6 months



Lincoln TermAccel[®] – the streamlined solution you and your middle-market clients need. Contact your representative for more information.

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

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