

Professional Advantage Program

Issuing a Lincoln life insurance policy up to \$20 million with no exams or labs

Your time is important. That's why we offer Lincoln's Professional Advantage Program, a simplified life insurance offering that requires no exams or labs for our professional clients who have had a complete physical, meeting our specified criteria, within the past 18 months. The program streamlines the submission process, getting your policy into effect quicker.



Easy

No medical exams or lab work



Competitive

Personal or business insurance coverage **up to \$20 million face amount**



Inclusive

Your spouse may also participate

Our eligibility requirements



The program is available for personal or business insurance with submission of an application, nonmedical part II and APS.

For consideration into this program, you must clearly state in a cover letter to the underwriter: **"Professional Advantage Program case – exam and vitals not required."**

Maximum face amount	\$20 million
Issue ages	25 – 65
Product availability	<i>Lincoln LifeElements</i> ® Level Term, indexed universal and variable universal products as well as survivorship versions ¹ without rider restrictions
Income	\$100,000 or greater
Net worth	No minimum net worth required
Occupation	White-collar executive/professional
Citizenship	U.S. citizens or green card holders only
Spousal benefit	Coverage offered up to \$20,000,000. Spouse must meet Lincoln's exam criteria requirements ¹
Underwriting class	Preferred plus, preferred, standard rate classes only
APS requirement	Attending physician statement (APS) is required and must include the detailed physical exam
Detailed physical exam	Exam within the past 18 months, which includes a minimum of Lincoln's required criteria (see page 2 for requirements)

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

¹ For all survivorship policies, the spouse is also required to complete a detailed physical, meeting our specified criteria, to take advantage of this program.

NOTE: For cases submitted through the Professional Advantage Program, the total current in-force coverage for the individual cannot exceed the \$65 million Jumbo limit. If the total in-force coverage exceeds \$65 million, Underwriter approval prior to submission is required.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

What are the requirements for the physical exam?

A detailed physical that covers all aspects of your history and current health, including lab work. Your family physician may perform your physical as long as it covers all the required information in our checklist.

To help ensure you and your spouse meet the qualifications, you can take this checklist to your physician. **Your exam and lab work must have been completed within the past 18 months and include a minimum of the following:**

- Comprehensive health assessment with personalized review and written evaluation**
- Medical history review**
- Lab testing**
 - Complete blood count (CBC)
 - Basic metabolic panel (BMP)
 - Lipid screening
 - Liver panel
 - TSH
 - HbA1c
- Urinalysis**
- Physical examination with vitals, including:**
 - Height
 - Weight
 - Blood pressure
 - Pulse reading
- Cardiovascular assessment and counseling, one or more of the following:**
 - Resting ECG
 - Stress testing
 - Echocardiogram, EKG or treadmill EKG
 - CT-coronary calcium score
 - Carotid artery testing

Exclusions

- Table Reduction Program
- Foreign nationals
- Professional athletes
- Professional musicians
- High-profile celebrities
- Government officials
- Fixed guaranteed universal life products
- *Lincoln TermAccel*[®]

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Please contact your dedicated Lincoln Underwriting team for more details.

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LCN-3603038-052121
 POD 1/23 Z07
 Order code: UW-PAP-FLI001



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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. Limitations and exclusions may apply. Check state availability.