



You're In Charge®

LIFE SOLUTIONS

# Underwriting Guidelines

*Lincoln TermAccel*® Level Term



Not a deposit	Not FDIC-insured	May go down in value
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

Insurance products issued by:  
The Lincoln National Life Insurance Company

2335428

**For agent or broker use only.  
Not for use with the public.**

**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*®

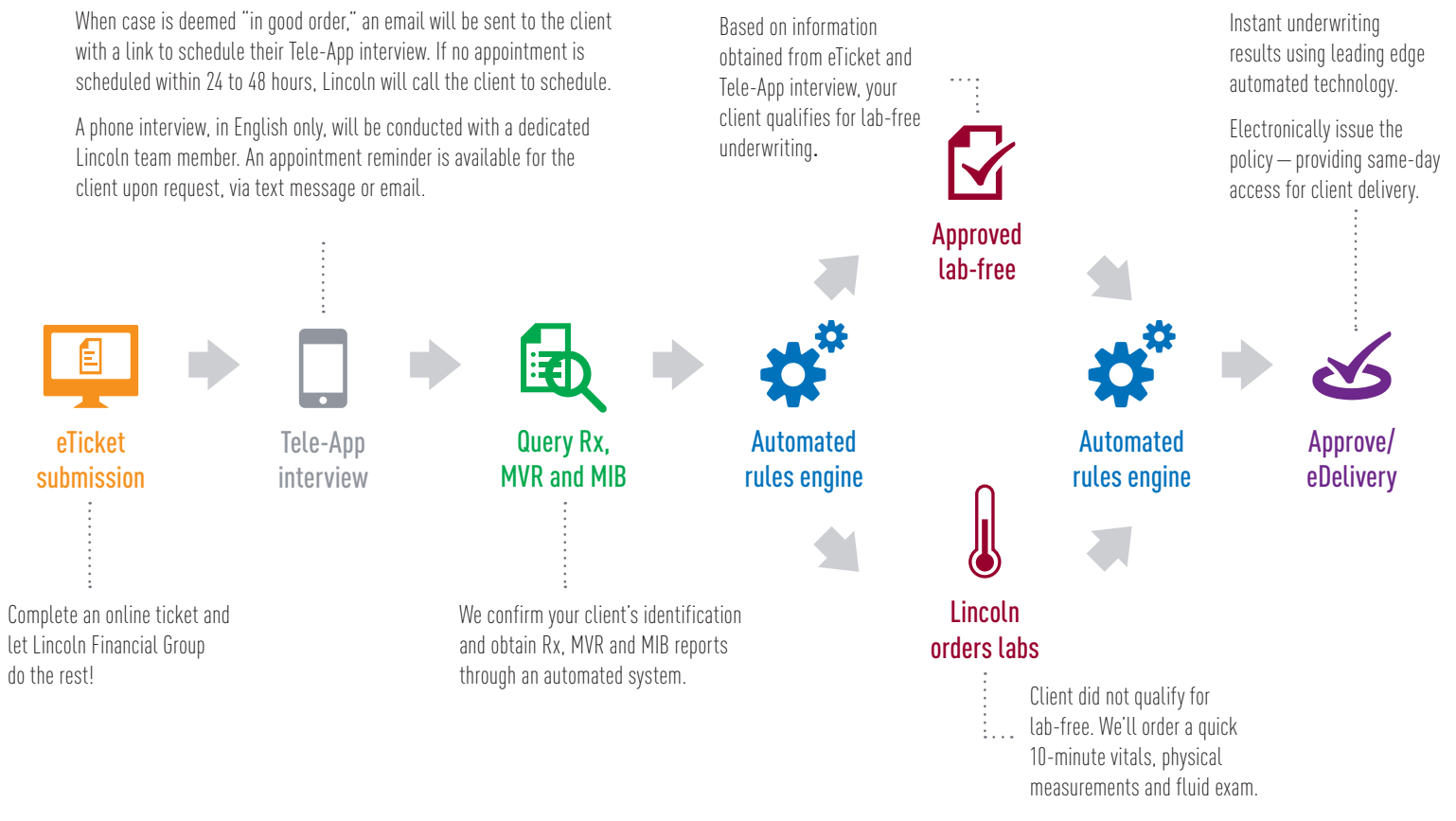
From competitive pricing to an efficient online eTicket process and quick turnaround times — it's easy to see how *Lincoln TermAccel* Level Term is built with your business in mind.



## Lincoln TermAccel<sup>®</sup> 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
- ✓ **Faster approval** process means cases are issued in half the time
- ✓ **No attending physician statement (APS) requirement**
- ✓ **Guaranteed premiums** that stay the same for the length of the term
- ✓ **Conversion allowed** to a Lincoln permanent life policy. Ask your representative what opportunities may apply.

## A quick, convenient underwriting process



**Underwriting decisions are based on the information your clients provide during their interview, so give your clients our Tele-App worksheet to help them prepare.**

## Disqualifying conditions

*Lincoln TermAccel*<sup>®</sup> 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	Down syndrome
Amyotrophic lateral sclerosis (ALS), also known as Lou Gehrig's disease	Height and weight: If body mass index (BMI) is less than 16 or greater than/equal to 44. (To calculate BMI, visit <a href="http://www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm">www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm</a> .)
Aneurysm	Hepatitis C
Cancer history within 10 years, excluding basal cell or squamous cell carcinoma of the skin	HIV/AIDS
Cardiomyopathy	Huntington's disease
Carotid artery disease	Implantable defibrillator
Chronic kidney failure	Muscular dystrophy
Cirrhosis of the liver	Organ transplant recipient
Congestive heart failure	Oxygen use for any reason
Coronary artery disease	Undiagnosed medical condition that's currently being evaluated
Diabetes with a diagnosis prior to age 25	Untreated severe sleep apnea
Dialysis treatment	

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/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/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 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
<b>Tobacco use</b>	No tobacco/nicotine products in 36 months. Occasional cigar use of up to 12 cigars/year	No tobacco/nicotine products in 24 months. Occasional cigar use of up to 24 cigars/year
<b>Personal history</b>	No personal history of cardiovascular disease, diabetes, and/or cancer, excluding benign skin cancers	No personal history of cardiovascular disease, diabetes, and/or cancer, excluding benign skin cancers
<b>Drugs and/or ETOH</b>	No personal history of drugs or alcohol abuse	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
<b>Family history</b>	No deaths of a parent or sibling prior to age 65 due to cardiovascular disease	No deaths of a parent or sibling prior to age 60 due to cardiovascular disease
<b>Driving history</b>	No more than 3 nonratable moving violations in the past 3 years. No DUI or license suspension in the past 5 years	No more than 3 nonratable moving violations in the past 3 years. No DUI or license suspension in the past 5 years
<b>Labs</b>	Blood tests other than lipids — within normal limits	Blood tests other than lipids — within normal limits
<b>Cholesterol</b>	Minimum untreated cholesterol reading is 125. Maximum cholesterol is 300. Cholesterol/HDL ratio $\leq 5.0$	Minimum untreated cholesterol reading is 125. Maximum cholesterol is 300. Cholesterol/HDL ratio $\leq 6.0$
<b>Blood pressure</b>	No diagnosis of hypertension, with an average of 135/85 or lower	Treated and untreated hypertension with an average of 140/90 or lower
<b>Aviation/avocation</b>	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.	No ratable avocation or occupation. For private aviation, if pilot is at least 26 years old, has at least 100 solo hours or has an IFR, and flies <200 hours per year, they may be eligible.
<b>Body mass index (BMI)</b>	BMI of 29 or less and minimum BMI of 18	BMI of 31 or less and minimum BMI of 18

## Minimum/maximum BMI and weight in pounds

Male/female up to age 50				
Height	Preferred plus BMI		Preferred BMI	
	Min 18	Max 29	Min 18	Max 31
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 [www.findmyBMI.org](http://www.findmyBMI.org).

## Lincoln TermAccel<sup>®</sup> lab-free underwriting

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

### Lab-free qualification guidelines

- Clients ages 18–60
- Face amount: \$100,000 to \$1,000,000
- No major medical conditions
- Within height/weight limits
- Meets the preferred plus criteria on page 6 (excluding cholesterol, blood pressure, labs)

### Nonmedical conditions that prompt the need for labs/vitals

- Use of tobacco/nicotine products in 36 months
- History of drugs or alcohol abuse
- Parent or sibling death from cardiovascular disease or stroke before age 65
- Bankruptcy in the last 5 years
- 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 9 years and/or currently on probation or parole
- Hazardous sports activity (vacation participation or club activity is usually fine)
- Any private aviation

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

***Lincoln TermAccel*<sup>®</sup> — the streamlined solution you and your middle-market clients need! Contact your representative for more information.**

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