

Lincoln lab-free consideration

Presubmission qualification guidelines

Lincoln's ticket submission processes offer the opportunity to waive labs for qualifying clients. Use this guide to determine if your client may qualify for lab-free consideration.*

General lab-free qualification guidelines

- Clients ages 18–60
- Face amount: \$2,500,000 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 is \$2,500,000
- 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 | ▪ Crohn's disease/ulcerative colitis | ▪ Hypertension |
| ▪ Atrial fibrillation | ▪ Diabetes/gestational diabetes | ▪ Kidney disease |
| ▪ Bipolar disorder | ▪ Drug abuse and/or treatment | ▪ Melanoma |
| ▪ Cancer history (other than basal and squamous cell skin cancers) | ▪ Emphysema | ▪ MIB and prescription database results that indicate adverse medical history |
| ▪ Carotid artery disease | ▪ Epilepsy/seizure | ▪ Multiple sclerosis (MS) |
| ▪ Elevated cholesterol without treatment | ▪ Gastric bypass/lap band | ▪ Peripheral artery disease (PAD)/peripheral vascular disease (PVD) |
| ▪ Chronic obstructive pulmonary disease (COPD/emphysema) | ▪ Heart disease/surgery (all types) | ▪ Chronic prescription narcotic use |
| | ▪ Hepatitis B or C | |

* Note: Lab-free consideration is not available in New York, with Lincoln MoneyGuard® solutions or Lincoln LifeElements® One-Year Term.

Insurance products issued by:
The Lincoln National Life Insurance Company

Height and weight guidelines for lab-free consideration

Our height and weight guidelines apply to both men and women. We use these guidelines with your client's event and medical history to help determine policy approval.

Ages 18–44	
Height	Weight
4'8"	82 – 167
4'9"	85 – 173
4'10"	88 – 179
4'11"	91 – 185
5'0"	94 – 192
5'1"	98 – 198
5'2"	101 – 205
5'3"	104 – 211
5'4"	108 – 218
5'5"	111 – 225
5'6"	114 – 232
5'7"	118 – 239
5'8"	122 – 246
5'9"	125 – 253
5'10"	129 – 261
5'11"	133 – 268
6'0"	136 – 276
6'1"	140 – 284
6'2"	144 – 292
6'3"	148 – 300
6'4"	152 – 308
6'5"	155 – 316
6'6"	159 – 324
6'7"	163 – 332
6'8"	168 – 341
6'9"	172 – 349

Ages 45–60	
Height	Weight
4'8"	82 – 171
4'9"	85 – 177
4'10"	88 – 184
4'11"	91 – 190
5'0"	94 – 197
5'1"	98 – 203
5'2"	101 – 210
5'3"	104 – 217
5'4"	108 – 224
5'5"	111 – 231
5'6"	114 – 238
5'7"	118 – 245
5'8"	122 – 253
5'9"	125 – 260
5'10"	129 – 268
5'11"	133 – 276
6'0"	136 – 283
6'1"	140 – 291
6'2"	144 – 299
6'3"	148 – 308
6'4"	152 – 316
6'5"	155 – 324
6'6"	159 – 333
6'7"	163 – 341
6'8"	168 – 350
6'9"	172 – 359

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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POD ADA 3/22 **Z12**

Order code: **UW-NOLAB-FLI001**



**Have questions? Contact your Lincoln Underwriting team.
We're here for you!**

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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* without rider restrictions
Income	\$100,000 or greater
Net Worth	No minimum net worth required
Occupation	Knowledge-intensive 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*
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)

*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

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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
- 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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