



# Lincoln MoneyGuard® solutions underwriting at a glance

The final underwriting decision is based on the details provided in the Personal History Interview. **Please contact the Lincoln MoneyGuard Underwriting department to discuss medical history not identified below.**

## Uninsurable conditions

Activity of daily living deficit(s)	Chronic pain (regular use prescription pain medication)	Hydrocephalus	Paralysis of one or more limbs
AIDS/HIV positive	Cirrhosis	Kidney disease (chronic)	Paraplegia, quadriplegia, or hemiplegia
Alcoholism, active	Congestive heart failure	Lupus (systemic)	Parkinson's disease
Amyotrophic lateral sclerosis (ALS), Lou Gehrig's disease	Cystic fibrosis	Macular degeneration (progressive)	Polycystic kidney disease
Alzheimer's disease/dementia	Defibrillator (implantable)	Memory loss	Post polio syndrome (PPS)
Aneurysm not surgically repaired	Diabetes mellitus (Type I)	Mental impairment or retardation	Primary billiary sclerosis
Ataxia	Dialysis/kidney failure	Multiple myeloma	Receiving Social Security or any other disability benefits
Balance disorders	Esophageal varices	Multiple sclerosis	Schizophrenia
Cane, walker, wheelchair use	Falls (2+ in past 36 months)	Muscular dystrophy	Scleroderma
Cardiomyopathy	Handicap parking permit due to limitations or medical condition	Myasthenia gravis	Sclerosing cholangitis
Chronic obstructive pulmonary disease	Hemophilia	Organ transplant	Wegener's granulomatosis
	Hepatitis (chronic or active)	Oxygen use	
		Pancreatitis (chronic or multiple episodes)	

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

Products issued by:

The Lincoln National Life Insurance Company  
 Lincoln Life & Annuity Company of New York

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## Submission postponement periods

Do not submit until appropriate time has elapsed and client is fully recovered and released from all medical care.

Incident	Postponement	Incident	Postponement
Stroke	12 months	Heart attack	6 months
Transient ischemic attack (TIA)	6 months	Heart valve replacement surgery	6 months
Pacemaker implant	3 months	Joint replacements	6 months
Coronary artery disease, bypass surgery, or angioplasty	6 months	Pending surgery	After completion of surgery and appropriate recovery period has passed
Cardioversion	6 months		
No complete physical exam within past 12 months	Postpone until exam completed and results known	Physical therapy treatment	After release from all care and client is back to full activity without limitations
Single joint injection	6 months		
Multiple joint injections	12 months	Bone marrow transplant	10 years
Gastric bypass surgery	6 months		
Carotid artery surgery	6 months		

## Medical conditions with tobacco use

Tobacco use in the past 24 months with any of the following medical conditions is uninsurable.

• Asthma	• Heart attack
• Carotid artery disease	• Peripheral vascular disease
• Coronary artery disease	• Sarcoidosis
• Diabetes (Type II)	• Sleep apnea
• Emphysema	• Stroke or transient ischemic attack (TIA)

## Streamlined underwriting guidelines for common conditions

The following conditions may be acceptable for Lincoln *MoneyGuard*® products. The final underwriting decision is based on details or overall medical history provided by the client in the Personal History Interview.

Alcoholism	Recovered for 48 months
Angina	Past history only; no current symptoms; favorable build, blood pressure, and lipids
Anxiety	Mild or stable on medications; no hospitalization in past 48 months
Arthritis	Symptoms do not limit activities; no chronic pain; no narcotic, immunosuppressant, or steroid medication use; no TENS (transcutaneous electrical nerve stimulator) unit use; not treated with four or more medications
Asthma	Mild symptoms; no oral steroids
Atrial fibrillation	No complications; stable; no coexisting history of heart condition, stroke, carotid artery disease, circulatory problems, or diabetes
Carotid artery disease	No tobacco use in past 24 months; no coexisting history of stroke or TIA
Chronic fatigue syndrome/fibromyalgia	Not treated with three or more medications; symptoms do not limit activities; no coexisting history of major depression; no narcotic medications
Coronary artery disease	No tobacco use in the past 24 months; onset of symptoms or diagnosis must have occurred after age 45; no coexisting history of diabetes, stroke, TIA, or COPD; no ongoing symptoms; favorable build, blood pressure, and lipids
Crohn's disease/colitis	Stable with mild symptoms; no weight loss; no hospitalization in past 12 months; no oral steroids or immunosuppressant medications
Degenerative disc disease	Symptoms do not limit activities; no chronic pain; no narcotic or steroid medication use; no TENS (transcutaneous electrical nerve stimulator) unit use; not treated with four or more medications; not treated with three or more intravertebral injections in past 12 months; no history of vertebroplasty

## Streamlined underwriting guidelines for common conditions, cont'd.

Depression	Mild symptoms; stable on medications; no hospitalization in past 24 months; no coexisting history of chronic fatigue syndrome/fibromyalgia; treated with less than three medications
Diabetes	Adult onset (Type II); good control; favorable build, blood pressure, and lipids; no tobacco use in past 24 months; not treated with more than 80 units of insulin per day; no coexisting conditions of coronary artery disease
Dizziness/vertigo	No frequent symptoms; no falls in past 12 months
Epilepsy/seizure disorder	No seizure activity in past 12 months; not treated with three or more medications
Heart attack	No tobacco use in past 24 months; onset of symptoms or diagnosis must have occurred after age 50; no coexisting history of diabetes, stroke, TIA, or COPD; no ongoing symptoms; favorable build, blood pressure, and lipids
Heart valve replacement	Onset of symptoms or diagnosis must have occurred after age 50; no ongoing symptoms; no coexisting history of atrial fibrillation or arrhythmia
Hypertension (high blood pressure)	Treated with stable and good control
Incontinence	Minor problem; symptoms do not limit activities
Lyme disease	Symptoms do not limit activities; no treatment in past six months
Mitral valve disease/prolapse	Stable with no symptoms; no coexisting history of atrial fibrillation or coronary artery disease
Osteoporosis	Stable; no height loss of two or more inches; no history of compression fractures; symptoms do not limit activities; dependent on bone density T-score and treatment received; no coexisting history of spinal stenosis, scoliosis, kyphosis, or vertebroplasty
Paget's disease	Mild symptoms; symptoms do not limit activities
Psoriasis	Mild symptoms; no evidence of joint involvement
Polymyalgia rheumatica	Symptoms do not limit activities; no chronic pain; no narcotic, immunosuppressant, or steroid medication use; no TENS (transcutaneous electrical nerve stimulator) unit use; not treated with four or more medications
Resident of continued care retirement community	Not receiving any services; no fees are paying for future care
Sarcoidosis	No tobacco use in past 24 months; no ongoing symptoms or current treatment
Sleep apnea	Mild, stable, and controlled with or without CPAP; compliant with CPAP use, if recommended; no tobacco use in past 24 months
Spinal stenosis/spondylosis	Symptoms do not limit activities; no chronic pain; no narcotic or steroid medication use; not treated with four or more medications; no coexisting history of osteoporosis, scoliosis, or kyphosis
Stroke	Single episode, must have occurred more than 12 months ago; no residual impairments; fully recovered; no tobacco use in past 24 months; no coexisting history of TIA, coronary artery disease, congestive heart failure, cardiomyopathy, atrial fibrillation, or diabetes
Transient ischemic attack (TIA)	Single episode, must have occurred more than 12 months ago; no residual impairments; fully recovered; no tobacco use in past 24 months; no coexisting history of stroke, coronary artery disease, congestive heart failure, cardiomyopathy, atrial fibrillation, or diabetes

## Streamlined underwriting guidelines for cancer

The following conditions may be acceptable. The final underwriting decision is based on the details or overall medical history provided by the client in the Personal History Interview. The submission postponement periods specified below are required minimum time frames. These may be longer, depending on the details of the medical history. Clients must have completed all treatment (including surgery, radiation, or chemotherapy). Clients with recurrent or metastatic cancer are not insurable for Lincoln *MoneyGuard*® products.

Cancer	Submission postponement period from date of last treatment	Uninsurable	Possible considerations
Breast	6 months	With lymph node involvement and treated within the past 10 years	Stage, grade, and size of tumor; and type of treatment
Colon	6 months	With lymph node involvement and treated within the past 5 years	Stage, grade, and size of tumor; and type of treatment
Leukemia	10 years		Stage, type, and treatment
Lung	3 years	Tobacco use within past 24 months	Stage and type of treatment
Lymphoma	10 years		Stage, type, and treatment (includes both Hodgkin's and non-Hodgkin's disease)
Prostate	6 months	With lymph node involvement and treated within the past 5 years	Stage, type of treatment (surgery or radiation), PSA level, and follow-up care
Skin cancer (melanoma)	3 years	More than one malignant melanoma	Stage, Clark level, and type of treatment
Skin cancer (nonmelanoma)	3 months		Type, stage, and number of lesions
All other types of cancer	Treated within the past 3 years		Stage, grade size of tumor, and type of treatment

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Accelerated Death Benefit Rider on Rider Form LR853 (8/05), and a Right to Purchase a Long-Term Care Policy on Endorsement Form LR856 (8/05). Only available in the state of New York. Lincoln *MoneyGuard*® Reserve Plus, universal life insurance policy form LN870 with a Convalescent Care Benefits Rider\* (CCBR) on Rider Form LR870 and an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F. Not available in the state of New York.

Lincoln *MoneyGuard*® II, universal life insurance policy form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880/ICC13LR880; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; and optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Not available in the state of New York.

\*State variations apply.

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