

Lincoln leading-edge underwriting

Your business deserves advantages

Get the underwriting advantages you need from a team that goes above and beyond the standards others strive to achieve. We are here for you with:

✓ Competitive advantages

- No Resting EKG requirement for all ages and face amounts
- Enhanced financial underwriting guidelines for Business Insurance, including consideration up to 20x income for Key Person coverage
- Improved guidelines for more competitive offers for clients with history of breast cancer, prostate cancer, asthma, ulcerative colitis, and atrial fibrillation
- Table reduction program available for all medical impairments: Table three to standard to age 70 — up to \$10 million
- Nontobacco rates available for cigar, pipe, and chewing tobacco users
- Significantly improved hepatitis C guidelines and ratings. Most will qualify for standard; some preferred

✓ Medical strength

- Preferred plus available for treated hypertension
- Preferred consideration for clients with certain types of cancers: prostate, testicular, thyroid, uterine, and cervical
- Preferred classes available to clients with a family history of cancer
- Personal history of diabetes may be eligible for preferred classes for ages 70 and up
- Cardiac — Up to four tables' worth of favorable profile credits available. Standard rates may be available over age 70 with a history of coronary artery disease

✓ Foreign national coverage

- More than 90 countries approved for preferred and preferred plus classes
- Term coverage available for U.S. citizens and permanent U.S. residents
- Autobind capacity of \$25 million and jumbo limit of \$35 million

✓ Customer focus

- Dedicated Underwriting and New Business teams who are experts on your business
- Electronic inspection reports (EIR) — eliminate lengthy, interactive inspection reports and replace with quick EIRs. No need to contact your clients
- No MD exams up to \$60 million and no PHIs to age 69*
- Reduced attending physician statement requests for younger ages
- Survivorship medical and financial requirements based on 50% of the applied-for face amount

✓ Large-case know-how

- Dedicated Chief Underwriting team for large capacity reviews
- Strong collaboration with our reinsurance partners to advocate for your business throughout the underwriting process
- Autobind limit of \$60 million to age 75, up to Table D with any flat extra

✓ LincXpress® Tele-App**

- Streamlined, no-cost, Tele-App process for electronic ticket and paper ticket submissions
- Dedicated, in-house, Lincoln Tele-App team
- Automated underwriting and the opportunity to waive labs for qualifying clients
- eDelivery for faster policy delivery — at no cost

✓ Quick Quote Tools

- Instantaneous, online, quick quoting tools available for UL, IUL, VUL and *Lincoln LifeElements*® Level Term:
 - **Spectra** provides accurate Lincoln quotes for mildly complex scenarios with over 200 impairments. Accessible through your Lincoln producer website
 - **XRAE** is available for simple quotes on specific impairment scenarios. Accessible at Lincoln.XRAE.com

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

*PHI will apply to younger ages if applying for some riders.

**Not available in New York, with Lincoln *MoneyGuard*® solutions or *Lincoln LifeElements*® One-Year Term.

For more information about leading-edge underwriting advantages, contact your Lincoln representative.

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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