

STEPS TO GET PAID

LINCOLN MONEYGUARD®

1. FAX COMPLETED APPLICATION WITH COMPLETED TRANSMITTAL FORM TO:
1-847-466-3106 OR 1-847-466-3191
2. MARKETING QUESTIONS?
CALL **1-800-533-0114 Option 2, 4**
3. CHECK UNDERWRITING REQUIREMENTS FROM CHART ON WEBSITE. IF PARAMED REQUIRED, THEN ORDER EXAM THROUGH ONE OF THE FOLLOWING:

Portamedic **1-800-444-3737**

APPS **1-800-PARA-999**

EMSI **1-800-USA-EMSI**

4. ***MAIL*** ORIGINAL APPLICATION ALONG WITH TRANSMITTAL FORM THAT WAS FAXED TO:

Lincoln Financial Group
20 North Martingale Road
Schaumburg, IL 60173

ATTN: New Business Team 51



www.moneyguard.com

10 N. Martingale Road
Schaumburg, IL. 60173
(800) 450-3069
(847) 466-3106 (Fax) OR (847) 466-3191 (Fax)

TheOptimaGroup,LLC #16-1605804

MONEYGUARD® APPLICATION TRANSMITTAL SHEET

Complete this information sheet and attach it to each application. Submit both to:

Lincoln Life
Attn: Life New Business
10 N. Martingale Road
Schaumburg, IL 60173

Producer Information

Writing Agent: _____
Writing Agent Telephone: _____
General Agent: TheOptimaGroup,LLC #16-1605804

Applicant's Information

Applicant's Name: _____
Product Applied For: _____ Face Amount: _____
Initial Premium: _____ Mode: _____

Check List

- Signatures (proposed insured and agent)
 - NAIC Signatures (if applicable)
 - IEOB accepted/declined (if declined, signature required)
 - Illustration Attached
 - Underwriting Requirements Ordered? If yes, explain: _____
- _____

Special Instructions:

For Procedural questions, call Life New Business at (800) 450-3069

MONEY GUARD®
Series

UNDERWRITING GUIDELINES

**For The Lincoln National
Life Insurance Company
MoneyGuard® Series**

Administrative Office

10 North Martingale Road

Schaumburg, IL 60173-2268

(888) 633-0013 – VUL

(800) 450-3069 – Other Products

For Agent Or Broker Use Only.

Not To Be Used With The General Public.

Lincoln Financial Group is the marketing name for
Lincoln National Corporation and its affiliates.

IMPORTANT: When ordering exams, please make sure the paramed service uses the Lincoln Life MoneyGuard Series underwriting guidelines and they send the urine and/or blood to Lab One using company code JKG. Please refer to the company account #'s listed below when ordering requirements.

<u>Approved Paramedical Service</u>	<u>Account #</u>
EMSI	4346
Superior Mobile Medics	9848
Exam One	2243
Portamedic (Hooper Holmes)	79413
A.P.P.S.	7074

Following the above recommendations will insure that the paramed does the proper exams and sends them to the appropriate office.

INSPECTION REPORTS

The Schaumburg office will order inspection reports when required. We have selected one inspection company to handle all of our inspection reports. Please include your client's telephone numbers and best time to call. Also, make sure to let your client know that they will be getting a call from our inspection service.

Underwriting Guidelines & Medical Requirements

Single Premium Cases: No exams are required for clients age 60 and older.

Use the face amount to determine medical requirements for all other cases.

Underwriting Guidelines

AGE	0-\$250,000	\$250,001-\$1,000,000	\$1,000,001-\$2,000,000	
0-15	Non-Med	Call Schaumburg	Call Schaumburg	
	0-\$99,999	\$100,000-\$1,000,000	\$1,000,001-\$2,000,000	
16-45	Non-Med	Paramed Exam Urine Blood Profile	MD Exam Urine Blood Profile EKG	
	0-\$99,999	\$100,000-\$500,000	\$500,001-\$1,000,000	\$1,000,001-\$2,000,000
46-55	Non-Med	Paramed Exam Urine Blood Profile	Paramed Exam Urine Blood Profile EKG	MD Exam Urine Blood Profile EKG
	0-\$99,999	\$100,000-\$1,000,000	\$1,000,001-\$2,000,000	
56-59	Non-Med	Paramed Exam Urine Blood Profile EKG	MD Exam Urine Blood Profile EKG	
	0-\$99,999	\$100,000-\$300,000	\$300,001-\$500,000	\$500,001-\$2,000,000
60-80	Non-Med	Paramed Exam Urine EKG	Paramed Exam Urine Blood Profile EKG	MD Exam Urine Blood Profile EKG TVC

- Make sure the paramed services use the requirement schedule for Lincoln Life MoneyGuard, Schaumburg, IL.
- MoneyGuard LS: Apply the full premium and face amount to each insured to determine requirements if applicant under age 60.
- Use age last birthday.
- All urine and blood specimens are to be sent to Lab One. Use company code JKG.
- Face amounts exceeding \$2 million: Contact the Lincoln Life Schaumburg, IL Underwriting Department for requirements.
- Lincoln Life reserves the right to request any requirements deemed necessary to properly evaluate the risk.
- Direct questions regarding these requirements to: Lincoln Life Underwriting Department, Schaumburg, IL, 1-800-450-3069 ext. 8314.

INSPECTION LIMITS

Age 0-40
Age 41-60
Age 61-74
Age 75-80

DEATH BENEFIT

\$300,000 & up
\$250,000 & up
\$150,000 & up
\$100,000 & up

UNDERWRITING IMPAIRMENT GUIDE

For

MONEYGUARD®

Product Series

MONEYGUARD SINGLE PREMIUM

Do not take an application if the applicant's history includes these conditions or events:

- (1) **The client has had two or more of the following Conditions:**
 - (a) Stroke/Transient ischemic attack
 - (b) Heart disease (including heart attack, angina, bypass surgery or congestive heart failure)
 - (c) Surgery or disease of the arteries of the legs, neck, groin or aorta
 - (d) Diabetes that is treated with insulin
 - (e) Chronic kidney disease
 - (f) Severe emphysema

- (2) **The client has had any of the following within one year:**
 - (a) Coronary surgery (bypass, angioplasty)
 - (b) Heart attack
 - (c) Stroke/transient ischemic attack
 - (d) Congestive heart failure

- (3) **The client has had any of the following:**
 - (a) Parkinson's disease, multiple sclerosis, incontinence, multiple strokes/TIAs
 - (b) Uses a cane, walker, wheelchair, oxygen or other mechanical device
 - (c) Diminished physical or mental capacity requiring any assistance in performing the basic activities of daily living
 - (d) Hospitalized or had surgery for any reason in the last six months
 - (e) Alzheimer's, dementia and/or memory loss
 - (f) Has surgery pending, or been advised to have surgery

MONEYGUARD LS (JOINT LIFE)

- 1) We will consider one uninsurable life risk. However, terminal risks will not be accepted.
- 2) There are no restrictions on ratings. We will take 2 high substandard individuals as long as the JEA (joint equal age) is 85 or less.
- 3) If one insured or both are not insurable for LTC, the policy will be offered as life only with no LTC rider.

CANCER

Do not submit cancer cases within the indicated time frames:

- I. Lung, pancreatic, liver or brain – within 5 years of last treatment (surgery, radiation or chemotherapy)
- II. Other internal organs – within 3 years of last treatment (surgery, radiation or chemotherapy)
- III. Any metastatic disease – within 10 years of last treatment (surgery, radiation or chemotherapy)

Cancer ratings will generally be a combination table rating (2-4), plus a temporary flat extra rating, a table rating alone (2-4), or a flat extra rating alone.

Flat extras will range from \$5.00/1000 to \$20/1000 for up to 7-10 years from the date of the cancer removal or date of last treatment.

The rating will be based on the grade and class of the tumor, as detailed in the pathology report. Generally, after ten years, most cancers in group II above will be considered on a standard basis.

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This guide provides some general rating ranges for the more common impairments seen in the older age market. The list is by no means all-inclusive, and we do encourage you to call the underwriting department if you have any questions regarding a particular impairment or disease.

- ◆ The rate class ranges assume stability, non-progression, control, or recovery of the impairment or disease.
- ◆ Ratings may be higher or lower depending on individual circumstances such as:
 - duration of the disease
 - degree of severity
 - medications taken
 - additional information that may not be indicated on the application
 - control
 - age
 - complications or residuals
- ◆ Smoking may increase the rating class for some impairments.
- ◆ Combination of impairments will generally require higher rate classes and declines. Please call the underwriting department for quotes on combination impairments.
- ◆ All cases are subject to review of medical records, before a final offer is made.

When taking the application, be sure to obtain full details of the proposed insured's medical history, including dates, treatment, medications, and the names and addresses of all doctors and hospitals that may have seen or treated the proposed insured.

This guide is intended to assist you in quoting and running a proposal that will be representative of the final underwriting decision. If you have any questions, please feel free to call the underwriting department at First Penn (1-800-450-3067 ext. 8314) or at Lincoln Life (1-800-450-3069 ext. 8314).

THE RATING CLASS RANGE IS AS FOLLOWS:

A – Table 2-4
B – Table 4-8
C – Table 8-16

D – Decline for Life
E – Decline for LTC

Addisons disease (stable)	A	Depression-hospitalized w/i last 2yrs	D-E	Memory loss/problems	D-E
ADL deficit	E	Depression-episode within last yr	A-E	Mental retardation	E
AIDS	D-E	Diabetes (controlled w/ oral meds)	A	Mitral Insufficiency	A
Alcoholism (dry more than 1yr & less than 3 yrs)	B-E	Diabetes (uncontrolled or with complications)	D-E	Mitral stenosis	B
Alcoholism (current or treated within 1 yr)	D-E	Diabetes-controlled on insulin	B	Multiple Myeloma	D-E
ALS-Lou Gehrig's Disease	D-E	Emphysema (severe, oxygen or steroid use)	D-E	Multiple Sclerosis (current)	D-E
Alzheimers disease	D-E	Emphysema (moderate/steroid use)	B-E	Multiple Sclerosis (in remission)	B-E
Aneurysm (operated, removed more than 6 mos ago)	B	Enderterectomy (within 1 yr)	D-E	Muscular Dystrophy	D-E
Aneurysm (present)	D-E	Enderterectomy (over 1yr ago)	B	Myasthenia Gravis (w/i 1yr of onset)	D-E
Angina	B	Epilepsy (last seizure w/i 2 yrs)	D-E	Myasthenia Gravis (stable, more than 1 yr since onset)	B-E
Angioplasty (within 1yr)	B	Falls (more than 1 in last year)	B-E	Myocardial infarction (within 1 yr)	D
Angioplasty (more than 1yr ago)	D	Gait impairment	E	Myocardial infarction (1 yr ago +)	B
Anxiety-chronic or moderate/severe	A-E	Glomerulonephritis (diagnosed w/i 2 yrs)	E	Nephrotic syndrome (dx +3 yrs ago)	C-E
Aortic Insufficiency	B	Glomerulonephritis (diagnosed more than 2 yrs ago, stable)	D-E	Nephrotic syndrome (w/i 3 yrs)	D-E
Aortic stenosis	B	Heart attack (more than 1 yr ago)	D-E	Neurogenic bladder (present)	B-E
Arthritis-severe/disabling/disfiguring	A-E	Heart attack (within 1 yr)	B	Neuropathy	E
Arthritis-steroid/gold/ Methotrexate treatment	A-E	Heart valve replaced (within 1 yr)	B	Organic brain disease	D-E
Ascites (present)	D-E	Heart valve replaced (more than 1 year ago)	D	Osteoporosis (T score \geq 3.0 or with fractures)	E
Asthma-severe/steroid use/ current smoker	B-E	Hepatitis (depending on type, biopsy, LFT's)	D	Oxygen use	D-E
Atrial fibrillation (controlled)	B	Hepatitis (current/ active/ chronic)	D	Pacemaker	B
Balance disorder	E	Hip replacement-not fully recovered	B	Pagets disease	E
Bi-polar disorder (stable)	B-E	Hodgkins disease (single episode, complete remission)	B	Paralysis	A-E
Bronchiectasis	A	Hodgkins disease (within 3 yrs or recurrence)	A-B-C	Paraplegia	B-E
Bypass surgery (within 1 yr)	D	Hydrocephalus (recovered more than 1 year)	D-E	Parkinsons disease (stable)	B-E
Bypass surgery (more than 1yr ago)	B	Hydrocephalus (present)	E	Parkinsons Disease (progressive)	D-E
Cane use	E	Incontinence (bladder/bowel)	A	Peripheral vascular disease	A
Cardiomyopathy (diagnosed w/i 2yr)	D	Kidney Failure (chronic)	A	Polycystic kidney disease	B-E
Cardiomyopathy (diagnosed more than 2 yrs ago)	D	Knee replacement (not fully recovered)	D	Polymyalgia Rheumatica (moderate/severe/steroid treatment)	A-E
Carotid artery disease	B	Leukemia	D	Psychosis (stable)	B-E
Cirrhosis	B	Lupus-systemic (mild/non-Progressive, dx 2+ yrs ago)	B-E	Quadruplegia	D-E
Congestive heart failure (present or within 2 yrs)	D-E	Lupus-systemic (diagnosed within last 2 years)	D-E	Regional enteritis	B
Congestive heart failure (recovered more than 2 yrs)	B	Lymphoma (age 60 or less or within 5 years)	E	Renal failure	D-E
Coronary artery disease	B	Major Depression (stable)	D-E	Scleroderma	D-E
Crohn's disease	B		E	Sleep Apnea (moderate/severe)	B
C.O.P.D. (moderate/steroid use)	B-E		D-E	Spinal stenosis (w/ ADL impairment)	E
C.O.P.D. (severe, oxygen use, or steroid use)	D-E		D-E	Stroke/TIA (more than 1 yr ago)	A
Dementia	D-E		B-E	Stroke/TIA (mult episodes/residuals)	D-E
				Stroke/TIA (within 1 year)	D-E
				Transplants (internal organs)	D-E
				Ulcerative colitis	B
				Walker use	E
				Wheelchair use	E