



Underwriting *toolkit*

*rate classes . . .
where does my client fit in?*

For The Lincoln National Life Insurance Company
Lincoln GTO and Lincoln STO term life insurance products
administered in Schaumburg, Illinois

The Lincoln National Life Insurance Company

Administrative Office: 10 North Martingale Road, Schaumburg, IL 60173L

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

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Tobacco	Do you currently use tobacco in any form? <input type="checkbox"/> Yes Then Tobacco rates apply. <input type="checkbox"/> No Have you ever? <input type="checkbox"/> Yes When was your last use?	Applicant must be tobacco-free for 5 years to qualify for Preferred Best, or 3 years to qualify for Preferred, Standard Plus or Standard Non-Tobacco rates.
Blood Pressure	Have you ever been treated for hypertension? <input type="checkbox"/> Yes Preferred Best rates are not available.	Consideration for Preferred requires individuals must qualify for non-tobacco rates. Please refer to the Blood Pressure category of the Underwriting Guidelines for criteria.
Cholesterol/HDL	Have you had your cholesterol level & cholesterol/HDL ratio checked recently? <input type="checkbox"/> Yes date _____ Cholesterol level _____ date _____ Cholesterol/HDL level _____	See Cholesterol category of the Underwriting Guidelines for criteria. Individuals with a history of treatment for elevated cholesterol will not qualify for Preferred Best.
Build	Height _____ Weight _____	Please refer to the Build Chart for Preferred Best, Preferred and Standard Plus criteria.
Medical History	Please refer to the Medical History segment of the Underwriting Guidelines for criteria.	
Family History	Do you have any family history (parents, & siblings) of Coronary Artery Disease, Internal Cancer or Melanoma prior to age 60? <input type="checkbox"/> Yes Any occurrences will preclude Preferred Best.	Consideration for Preferred requires no deaths prior to age 60 and Standard Plus requires no deaths prior to age 50.
Aviation	Are you a private or student pilot, or have you engaged in any aviation activities, other than regularly scheduled commercial passenger airline flights in the last 2 years? <input type="checkbox"/> Yes These activities will preclude Preferred Best, Preferred and Standard Plus.	Consideration for Standard rates may be given after completion of the aviation questionnaire.
Avocation (Hazardous)	Have you participated in any hazardous avocational activities such as, but not limited to, ballooning, parachuting, hanggliding, racing, scuba diving, mountain climbing, bungee jumping, and/or ultralite flying during the past 2 years? <input type="checkbox"/> Yes These activities will preclude Preferred Best.	Consideration for Preferred and Standard Plus will be based on the activity.
Driving	Have you had more than 2 moving violations in the last 3 years, or a DUI/reckless driving conviction in the last 5 years? <input type="checkbox"/> Yes Preferred Best and Preferred rates are not available.	Consideration for Standard or Standard Plus rates may be given upon inspection of a Motor Vehicles Report.
Military	Are you an active member of any branch of the military? <input type="checkbox"/> Yes Preferred Best rates are not available.	Consideration for Preferred is possible.
Foreign Travel	Do you currently have any intentions for foreign travel to any underdeveloped countries or areas of political or economic instability? <input type="checkbox"/> Yes This activity will often preclude Preferred Best, Preferred and Standard Plus.	Please give further details on foreign travels such as what countries, frequency, duration, purpose, etc.

This checklist is provided as a basic tool to help determine potential qualification for rate classes. A paramedical exam, blood profile, urinalysis, and in some cases an APS, inspection and MVR may be required by The Lincoln National Life Insurance Company to make a final rate class determination.

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	Preferred Best	Preferred	Standard Plus																																																																																																																																																												
Tobacco Usage	Must not have used Tobacco in any form during the last 5 years for Preferred Best Non-Tobacco.	Must not have used Tobacco in any form during the last 3 years for Preferred Non-Tobacco.	Must not have used Tobacco in any form during the last 3 years for Standard Plus Non-Tobacco.																																																																																																																																																												
Cholesterol/HDL Ratio	Cholesterol must not exceed: 220 w/HDL ratio of 5.0 or less or up to 250 w/HDL ratio of 4.5 or less	Cholesterol must not exceed: Non-Tobacco 250 w/HDL ratio of 6.5 or less or up to 275 w/HDL ratio of 5.0 or less Tobacco 250 w/HDL ratio of 6.0 or less	Cholesterol must not exceed: 275 w/HDL ratio of 7.5 or less or up to 325 w/HDL ratio of 5.0 or less																																																																																																																																																												
Cholesterol Treatment	No history of cholesterol treatment	May be considered.	May be considered.																																																																																																																																																												
Blood Pressure	Untreated blood pressure average must not exceed 140/85. No history of treatment for hypertension.	Must not exceed: Non-Tobacco 150/90 untreated 140/90 treated Tobacco 150/90 untreated No history of treatment.	Average blood pressure must not exceed +15 debits.																																																																																																																																																												
Family History	Must not have a family history (parents, brothers or sisters) of any occurrence prior to age 60 of Coronary Artery Disease, Internal Cancer or Melanoma.	Must not have a family history (parents, brothers or sisters) of: Non-Tobacco Death prior to age 60 from any Coronary Artery Disease, Internal Cancer or Melanoma. Tobacco Occurrence prior to age 60 of Coronary Artery Disease. Death prior to age 70 from any Internal Cancer or Melanoma.	Must not have a family history (parents, brothers or sisters) of any death prior to age 50 of Coronary Artery Disease, Internal Cancer or Melanoma.																																																																																																																																																												
Build Chart (Must not exceed the unisex build chart parameters. Maximum weight in pounds.)	<table border="1"> <thead> <tr> <th>height</th> <th>weight</th> <th>height</th> <th>weight</th> </tr> </thead> <tbody> <tr><td>4'-8"</td><td>125</td><td>5'-8"</td><td>185</td></tr> <tr><td>4'-9"</td><td>130</td><td>5'-9"</td><td>190</td></tr> <tr><td>4'-10"</td><td>135</td><td>5'-10"</td><td>195</td></tr> <tr><td>4'-11"</td><td>140</td><td>5'-11"</td><td>200</td></tr> <tr><td>5'-0"</td><td>145</td><td>6'-0"</td><td>205</td></tr> <tr><td>5'-1"</td><td>150</td><td>6'-1"</td><td>210</td></tr> <tr><td>5'-2"</td><td>155</td><td>6'-2"</td><td>215</td></tr> <tr><td>5'-3"</td><td>160</td><td>6'-3"</td><td>220</td></tr> <tr><td>5'-4"</td><td>165</td><td>6'-4"</td><td>225</td></tr> <tr><td>5'-5"</td><td>170</td><td>6'-5"</td><td>235</td></tr> <tr><td>5'-6"</td><td>175</td><td>6'-6"</td><td>240</td></tr> <tr><td>5'-7"</td><td>180</td><td>6'-7"</td><td>245</td></tr> </tbody> </table>	height	weight	height	weight	4'-8"	125	5'-8"	185	4'-9"	130	5'-9"	190	4'-10"	135	5'-10"	195	4'-11"	140	5'-11"	200	5'-0"	145	6'-0"	205	5'-1"	150	6'-1"	210	5'-2"	155	6'-2"	215	5'-3"	160	6'-3"	220	5'-4"	165	6'-4"	225	5'-5"	170	6'-5"	235	5'-6"	175	6'-6"	240	5'-7"	180	6'-7"	245	<table border="1"> <thead> <tr> <th>height</th> <th>weight</th> <th>height</th> <th>weight</th> </tr> </thead> <tbody> <tr><td>4'-8"</td><td>135</td><td>5'-8"</td><td>195</td></tr> <tr><td>4'-9"</td><td>140</td><td>5'-9"</td><td>200</td></tr> <tr><td>4'-10"</td><td>145</td><td>5'-10"</td><td>210</td></tr> <tr><td>4'-11"</td><td>150</td><td>5'-11"</td><td>215</td></tr> <tr><td>5'-0"</td><td>155</td><td>6'-0"</td><td>220</td></tr> <tr><td>5'-1"</td><td>160</td><td>6'-1"</td><td>225</td></tr> <tr><td>5'-2"</td><td>165</td><td>6'-2"</td><td>230</td></tr> <tr><td>5'-3"</td><td>170</td><td>6'-3"</td><td>235</td></tr> <tr><td>5'-4"</td><td>175</td><td>6'-4"</td><td>240</td></tr> <tr><td>5'-5"</td><td>180</td><td>6'-5"</td><td>250</td></tr> <tr><td>5'-6"</td><td>185</td><td>6'-6"</td><td>260</td></tr> <tr><td>5'-7"</td><td>190</td><td>6'-7"</td><td>265</td></tr> </tbody> </table>	height	weight	height	weight	4'-8"	135	5'-8"	195	4'-9"	140	5'-9"	200	4'-10"	145	5'-10"	210	4'-11"	150	5'-11"	215	5'-0"	155	6'-0"	220	5'-1"	160	6'-1"	225	5'-2"	165	6'-2"	230	5'-3"	170	6'-3"	235	5'-4"	175	6'-4"	240	5'-5"	180	6'-5"	250	5'-6"	185	6'-6"	260	5'-7"	190	6'-7"	265	<table border="1"> <thead> <tr> <th>height</th> <th>weight</th> <th>height</th> <th>weight</th> </tr> </thead> <tbody> <tr><td>4'-8"</td><td>150</td><td>5'-8"</td><td>210</td></tr> <tr><td>4'-9"</td><td>155</td><td>5'-9"</td><td>215</td></tr> <tr><td>4'-10"</td><td>160</td><td>5'-10"</td><td>225</td></tr> <tr><td>4'-11"</td><td>165</td><td>5'-11"</td><td>230</td></tr> <tr><td>5'-0"</td><td>170</td><td>6'-0"</td><td>235</td></tr> <tr><td>5'-1"</td><td>175</td><td>6'-1"</td><td>240</td></tr> <tr><td>5'-2"</td><td>180</td><td>6'-2"</td><td>245</td></tr> <tr><td>5'-3"</td><td>185</td><td>6'-3"</td><td>250</td></tr> <tr><td>5'-4"</td><td>190</td><td>6'-4"</td><td>255</td></tr> <tr><td>5'-5"</td><td>195</td><td>6'-5"</td><td>265</td></tr> <tr><td>5'-6"</td><td>200</td><td>6'-6"</td><td>275</td></tr> <tr><td>5'-7"</td><td>205</td><td>6'-7"</td><td>280</td></tr> </tbody> </table>	height	weight	height	weight	4'-8"	150	5'-8"	210	4'-9"	155	5'-9"	215	4'-10"	160	5'-10"	225	4'-11"	165	5'-11"	230	5'-0"	170	6'-0"	235	5'-1"	175	6'-1"	240	5'-2"	180	6'-2"	245	5'-3"	185	6'-3"	250	5'-4"	190	6'-4"	255	5'-5"	195	6'-5"	265	5'-6"	200	6'-6"	275	5'-7"	205	6'-7"	280
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	Preferred Best	Preferred	Standard Plus
Medical History	Must not have a personal medical history of: Alcohol/Drug abuse or dependency Arthritis (rheumatoid) Asthma (requiring treatment within past 2 years) Bronchitis (chronic) Cancer (except certain types of basal cell skin cancers) Cardiovascular/Heart Disease Chronic Obstructive Pulmonary Disease Crohn's Disease (ileitis) Depression (requiring treatment within past 2 years) Diabetes (insulin and non-insulin dependent) Emphysema Epilepsy (seizures within past 5 years) Gastric/Peptic Ulcers (requiring treatment within past 2 years) Hyperlipidemia (treatment of elevated cholesterol/lipids) Hypertension Kidney or Liver Disease (chronic) Melanoma Mental Illness Multiple Sclerosis Stroke (including TIA) Ulcerative Colitis Vascular Disease	Must not have a personal medical history of: Alcohol/Drug abuse or dependency Bronchitis (chronic, tobacco only) Cancer (except certain types of basal cell skin cancers) Cardiovascular/Heart Disease Chronic Obstructive Pulmonary Disease (tobacco only) Diabetes (insulin and non-insulin dependent) Emphysema (tobacco only) Hypertension (tobacco only) Melanoma Stroke (including TIA)	Must not have a personal medical history of: Alcohol/Drug abuse or dependency Cancer (except certain types of basal cell skin cancers) Cardiovascular/Heart Disease Diabetes (insulin and non-insulin dependent) Melanoma Stroke (including TIA)
Aviation	Must not be a private or student pilot or participant in aviation activities during the past 2 years. Pilots for regularly scheduled U.S./Canadian passenger airlines will be considered if not engaged in any other type of flying.		
Avocation	Must not participate in hazardous avocation activities or have engaged in these activities within the past 2 years. Activities include, but are not limited to ballooning, parachuting, hanggliding, racing, scuba diving, mountain climbing, bungee jumping and ultralite flying.	Certain avocations that do not qualify for Preferred Best may qualify for Preferred or Standard Plus. Please consult your underwriting team.	
Driving	Must not have more than 2 moving violations within the last 3 years, or a DUI/reckless driving conviction in last 5 years	Same as Preferred Best with no more than 3 moving violations	
Military	Must not be an active member of any military service.	Can be considered if currently an active member.	
Foreign Travel	Must be a U.S. citizen or have a permanent visa. Must not have resided outside the U.S./Canada in the past 3 years & must have no intention of foreign travel to underdeveloped countries or areas of political instability.		