

MoneyGuard® Reserve Impairment Guide

This guide provides some general information for common impairments. It is not all inclusive. Insurable ratings imply the best cases with no complicating features or combinations of impairments. Insurable ratings after surgery imply full recovery without complications.

Individual risks may vary from those in the table.

- Lifetime benefits are not available if there is any life rating.
- In general, lives rated Table 4-6 will likely be limited to 2+2 for LTC benefits.
- Lives rated Table 8 may be limited to an LTC benefit of 2+0.
- Lives rated over Table 8 will generally be uninsurable for LTC.

<i>Medical Conditions</i>	<i>Long-Term Care</i>	<i>Life Rating Range</i>
Addison's Disease	Yes	Standard
ADL Deficit	No	Uninsurable
AIDS	No	Uninsurable
Alcoholism -Active	No	Uninsurable
Alcoholism - Recovering 3 or more years	Yes	Table 2-6
Alzheimer's Disease	No	Uninsurable
Aneurysm, abdominal, stable, well followed, or successfully operated	Yes	Table 4
Aneurysm, single, cerebral, complete recovery	Yes	Table 2-8
Aneurysm, other than above	No	Uninsurable
Angina – See Coronary Disease		
Angioplasty within 6 months	No	Uninsurable
Angioplasty after 6 months, good cholesterol and blood pressure, no smoking, takes Aspirin	Yes	Table 2-6
Anxiety, chronic, no interference with ADLs	Yes	Standard
Aortic Valve Disease - Mild	Yes	Table 2-4
Aortic Valve Disease - Moderate	Indiv.Consideration	Table 6-8
Aortic Valve Disease - Severe	No	Uninsurable
Arthritis, severe or requiring steroids or immunosuppressants	No	Table 4-6
Asthma - Mild	Yes	Standard
Asthma – Moderate	Indiv.Consideration	Table 2-4
Asthma – Severe, using oral steroids	No	Table 6-Uninsurable
Atrial Fibrillation Controlled on Rx	Yes	Table 2-4
Balance Disorder	No	Uninsurable
Bronchiectasis, mild, infrequent symptoms	Yes	Table 2-4
Bypass surgery, recovered 6 mos., not smoking, good cholesterol and blood pressure, takes Aspirin	Yes	Table 2-6
Cardiomyopathy, viral, complete recovery after 2 years	Yes	Standard
Cardiomyopathy, others	No	Uninsurable
Carotid Artery Disease, no symptoms, mild	Yes	Table 2-3
Carotid Artery Disease, Operated, After 6 mos.	Yes	Table 3
Cirrhosis	No	Uninsurable
Congestive Heart Failure	No	Uninsurable

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<i>Medical Conditions</i>	<i>Long-Term Care</i>	<i>Life Rating Range</i>
Coronary Artery Disease, Medical Treatment or Angioplasty, no symptoms, good lipids, blood pressure and Aspirin use	Yes	Table 2-6
Coronary Disease, others	No	Table 8 - Uninsurable
Crohn's Disease, stable mild, no steroids or immunosuppressants	Yes	Table 2-4
Crohn's Disease, moderate to severe	No	Table 6 - Uninsurable
Chronic Obstructive Pulmonary Disease, mild, no steroids, not smoking	Yes	Table 2-4
Chronic Obstructive Pulmonary Disease, moderate to severe	No	Table 6 - Uninsurable
Dementia	No	Uninsurable
Depression, mild to moderate, controlled, medication use OK	Yes	Standard - Table 4
Depression, severe, or hospitalization within 5 years	No	Table 6 - Uninsurable
Diabetes, controlled, no complications, good lipids and blood pressure	Yes	Standard - Table 4
Diabetes, poor control of blood sugar, lipids, blood pressure, or associated with arteriosclerotic cardiovascular disease or any other complications (neuropathy, proteinuria or retinopathy)	No	Table 6 - Uninsurable
Emphysema – see Chronic Obstructive Pulmonary Disease		
Endarterectomy – see Carotid Artery Disease, operated		
Epilepsy, well controlled, no seizures within the last two years	Yes	Table 2-4
Falls, due to gait impairment or dizziness	No	Uninsurable
Fractures	Indiv.Consideration	Standard-Uninsurable
Gait impairment	No	Uninsurable
Heart Attack, fully recovered after 6 mos., favorable stress Echocardiogram, controlled lipids and blood pressure, no diabetes or smoking	Yes	Table 4-8
Heart Attack, others	No	Table 10-Uninsurable
Heart Valve Replacement, fully recovered after 6 mos., normal heart function on Echocardiogram	Yes	Table 4-8
Hepatitis, acute, fully recovered	Yes	Standard
Hepatitis, chronic	No	Table 4 - Uninsurable
Hydrocephalus, operated, controlled	No	Table 4-6
Incontinence, bladder, minor problem, does not interfere with active lifestyle	Yes	Standard
Incontinence, others	No	Indiv.Consideration
Joint Replacement, fully recovered, after 6 mos.	Yes	Standard
Kidney Failure, chronic	No	Uninsurable
Lupus, Systemic	No	Uninsurable
Lupus, skin only, no oral medication, normal labs	Yes	Standard - Table 2
Memory loss	No	Uninsurable

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Medical Conditions	Long-Term Care	Life Rating Range
Mental Impairment or Retardation	No	Indiv.Consideration
Mitral Valve Disease, mild	Yes	Table 2-4
Mitral Valve Disease, moderate	Indiv.Consideration	Table 6-8
Mitral Valve Disease, severe	No	Uninsurable
Multiple Myeloma	No	Uninsurable
Multiple Sclerosis	No	Table 4-Uninsurable
Muscular Dystrophy	No	Uninsurable
Myasthenia Gravis	No	Indiv.Consideration
Neurogenic Bladder	No	Indiv.Consideration
Neuropathy, mild, no medications, not associated with disease	Yes	Table 2
Neuropathy, moderate or severe or associated with diabetes	No	Indiv.Consideration
Organic Brain Syndrome	No	Uninsurable
Osteoporosis, T score <-3.0 on Rx, no fractures	Yes, 2+2	Table 2
Osteoporosis, T score -3.0 --3.5 on Rx, no fractures	Yes, 2+0	Table 4
Osteoporosis, others	No	Table 6-Uninsurable
Pacemaker, stable	Yes	Table 2-3
Paget's Disease, mild, no symptoms	Yes	Standard
Paralysis, paraplegia	No	Indiv.Consideration
Parkinson's Disease	No	Table 2-Uninsurable
Peripheral Vascular Disease, operated, fully recovered, no symptoms	Yes	Table 2-4
Peripheral Vascular Disease, others	No	Table 6-Uninsurable
Polycystic Kidney Disease	No	Indiv.Consideration
Polymyalgia Rheumatica, recovered off steroids 1 year	Yes	Standard
Polymyalgia, active	No	Table 4
Psychosis or other major psych disorder	No	Table 6-Uninsurable
Quadriplegia	No	Uninsurable
Renal Failure	No	Uninsurable
Scleroderma	No	Uninsurable
Sleep Apnea, treated, no symptoms	Yes	Table 2-4
Sleep Apnea, untreated or symptomatic	No	Table 6-Uninsurable
Spinal Stenosis, stable, mild, no interference with activity	Yes Limit 2+0	Standard
Spinal Stenosis, others	No	Indiv.Consideration
Stroke/TIA, single, fully recovered 6 mos., on preventative medications	Yes Limit 2+2	Table 2-4
Stroke/TIA, multiple or residual symptoms, or not on medication	No	Usually Uninsurable
Transplants, organ	No	Table 6-Uninsurable
Ulcerative Colitis, stable, mild, no steroids or Immunosuppressants	Yes	Table 2-4
Ulcerative Colitis, moderate to severe	No	Table 6-Uninsurable

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MoneyGuard[®] Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Return of Premium Rider (ROPR) is included at issue (single premium only). An additional cost for these riders will be deducted from the policy account value. Guarantees are backed by the financial strength of the issuer and are subject to the policy terms and conditions.

MoneyGuard[®] Reserve is issued on Policy Form LN850 (8/05), Return of Premium Rider on Form LR850 (8/05), Convalescent Care Benefits Rider on Form LR851 (8/05), and Extension of Benefits Rider on Form LR852 (8/05), and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN. Products and features are subject to state availability.



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