

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