

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.

 **Lincoln**
Financial Group®

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
 - 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	Endarterectomy (within 1 yr)	D-E	Muscular Dystrophy	D-E
Aneurysm (present)	D-E	Endarterectomy (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)	D	Falls (more than 1 in last year)	B-E	Myocardial infarction (within 1 yr)	D
Angioplasty (more than 1yr ago)	B	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)	B	Neurogenic bladder (present)	B-E
Arthritis-severe/disabling/disfiguring	A-E	Heart attack (within 1 yr)	D	Neuropathy	E
Arthritis-steroid/gold/ Methotrexate treatment	A-E	Heart valve replaced (within 1 yr)	D	Organic brain disease	D-E
Ascites (present)	D-E	Heart valve replaced (more than 1 year ago)	B	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-E	Major Depression (stable)	D-E	Scleroderma	D-E
Crohn's disease	D-E		E	Sleep Apnea (moderate/severe)	B
C.O.P.D. (moderate/steroid use)	D-E		D-E	Spinal stenosis (w/ ADL impairment)	E
C.O.P.D. (severe, oxygen use, or steroid use)	B-E		B-E	Stroke/TIA (more than 1 yr ago)	A
Dementia	D-E		D-E	Stroke/TIA (mult episodes/residuals)	D-E
			D-E	Stroke/TIA (within 1 year)	D-E
			D-E	Transplants (internal organs)	D-E
			D-E	Ulcerative colitis	B
			D-E	Walker use	E
			D-E	Wheelchair use	E