

MoneyGuard Market Advantage®

Your presubmission underwriting tool

Presubmission underwriting considerations

POSTPONE submitting a MoneyGuard Market Advantage® application if you are currently receiving medical treatment or medical treatment is pending. For example:

- 1** Review the presubmission underwriting considerations below.
- 2** Review the auto-decline medication list.
- 3** Review the height and weight guidelines (confirm BMI is acceptable).

If you	You should wait to submit your application until
Received any joint injections the last six months	6–12 months (depending on reason for the injection and if there were multiple injections – discuss with your financial professional)
Are currently receiving or scheduled for physical therapy	At least 30 days after the date of your last physical therapy treatment and you have been released from care. (You must be back to 100% activity without limitations.)
Are currently receiving chiropractic care three or more times per month	Chiropractic care visits no more than two times a month for a three-month period
Have surgery scheduled in the next six months or have been advised to have surgery that is not yet completed	At least three months post-operative; fully recovered; back to 100% activity and released from all medical and doctor’s care
Are currently being evaluated for an undiagnosed medical condition	Until all evaluations have been completed and a diagnosis has been made

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

Insurance products issued by:
The Lincoln National Life Insurance Company

Disqualifying conditions for Lincoln *MoneyGuard* solutions

- Alzheimer's disease, dementia or taking medication for memory loss
- Congestive heart failure
- Heart attack, heart or carotid artery surgery within the past six months
- An implantable defibrillator
- Osteoporosis with a compression fracture or height loss of two or more inches
- Rheumatoid arthritis taking prednisone or a biologic agent (Enbrel, Humira, Remicade, Rituxan, Kineret, Actemra, Orenicia, Cimzia, etc.)
- Type 1 diabetes
- Dialysis treatment or chronic kidney disease
- Organ transplant recipient
- Moderate to severe emphysema or moderate to severe chronic obstructive pulmonary disease (COPD)
- Oxygen use for any reason
- Cancer – Certain breast, colon, prostate and lung cancers may qualify six months after completion of treatment. All other cancer types and recurrent cancer require a minimum of three years from completion of successful treatment. Consideration after indicated postpone period will depend on the type of cancer, stage of tumor, treatment type and lymph node involvement. Nonmelanoma skin cancers may qualify without any wait period. Metastatic cancers would not be considered.
- Transient ischemic attack (TIA) within the past six months, or two or more TIAs
- Stroke within the past 12 months, multiple stroke history, or stroke with significant cardiac disease history
- Parkinson's disease, multiple sclerosis or muscular dystrophy
- Use of any narcotic drug or prescription pain medication currently or within the last three months (dental work narcotic pain prescription medications are excluded)
- Height and weight: If your BMI (body mass index) is less than 17 or greater than 42; to calculate BMI, visit: www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm.
- Current use of a cane of any variety, walker or wheelchair
- Current possession or use of a handicap parking permit
- Currently or in the past 12 months collecting any type of disability payments, excluding VA disability benefits and maternity leave
- Cardiomyopathy within the past three years; if more than three years, needs to be resolved without ongoing treatment
- Use of any medication on the Lincoln Medication Decline List
- History of falls due to gait disturbance or dizziness, or two or more falls in the last 36 months
- Severe sleep apnea with no treatment
- Bipolar disorder, mania, recurrent major depression, or schizophrenia
- Any medical condition that has restricted your mobility or has impacted ADL in any way

Medication guidelines

Your medical information and health history are significant in helping us make an informed policy-approval decision. That information includes a check of the medicines you may be taking – whether by prescription or over the counter.

The following medications are typically used to treat a variety of serious health issues. Taking any of these medications can result in a decline decision. Note that this list is not all-inclusive. Although medications are listed by brand name, their generic equivalent would also render ineligibility.

<p>NEED ASSISTANCE? Your financial professional can help with any questions you may have.</p>	Acthar	Comtan	Hepsera	MS Contin	Rebetol	Thioridazine
	Actemra	Copegus	Humira	Myfortic	Rebetron	Thioril
	Agrylin	Copaxone	Hydrea	Mytelase	Rebif	Thiothixene
	Akineton	Cyclosporine	Hydromorphone	Naltrexone	Regonol	Thorazine
	Antabuse	D-penicillamine	Ilaris	Namenda	Remicade	Thymoglobulin
	Apokyn	Dantrium	Imuran	Navane	Reminyl	Timespan
	Arava	Demerol	Incivek	Neoral	Risperdal	Trelstar
	Aricept	Dilaudid	Infergen	Neupro	Respiradone	Trihexane
	Artane	Dolophine	Interferon	Nilandron	Revia	Trilafon
	Atgam	Dopar	Kemadrin	Novantrone	RibaPak	Tysabri
	Avonex	Duragesic	Kineret	Olysio	Ribasphere	Tyzeka
	Azathioprine	Ebixa	Larodopa	Orencia	RibaTab	Vantas
	Azilect	Eldepryl	Levodopa	Orthoclone	Ribavirin	Vesprin
	Baclofen	Eligard	Lioresal	Otezla	Rituxan	Viadur
	Benlysta	Enbrel	Lithium	OxyContin	Roferon-A	Victralis
	Betaferon	Eskalith	Largactil	Parcopa	Sandimmune	Wellcovorin
	Betaseron	Etoposide	Loxapac	Parlodel	Serentil	Xeljanz
	Campral	Eulexin	Loxitane	Pegasys	Simponi	Zelapar
	Carbex	Exelon	Lupron	Percocet	Simulect	Zenapax
	Carbidopa	FazaClo	Megace	Percodan	Sovaldi	Zoladex
	Casodex	Fentanyl	Mellaril	Permitil	Stalevo	Zyprexa
	CellCept	Fluphenazine	Mestinon	Perphenazine	Stelara	
	Cimzia	Flutamide	Methadone	Plenaxis	Stelazine	
	Clozapine	Gengraf	Mitomycin	Prograf	Symadine	
	Clozaril	Geodon	Moban	Prolixin	Symmetrel	
	Cogentin	Gold	Moditen	Prostigmin	Taractan	
	Cognex	Haldol	Morphine	Razadyne	Tasmar	

Height and weight guidelines

Your height and weight determine your body mass index (BMI), which we use in evaluating your long-term care policy eligibility. If your weight is below or above the height parameters listed below, your application will be declined. Talk with your financial professional if you have any questions regarding your policy eligibility.

Height	Minimum weight (lbs.)	Maximum weight (lbs.)
4' 10"	81	203
4' 11"	84	210
5' 0"	89	217
5' 1"	94	224
5' 2"	96	232
5' 3"	98	239
5' 4"	101	247
5' 5"	104	255
5' 6"	107	263
5' 7"	111	271
5' 8"	114	279
5' 9"	117	287
5' 10"	119	296
5' 11"	122	304
6' 0"	125	313
6' 1"	128	322
6' 2"	132	331
6' 3"	136	340
6' 4"	139	349
6' 5"	143	358
6' 6"	146	367
6' 7"	150	377
6' 8"	155	386

The guidelines listed are not meant to be all-inclusive. Due to the complexity of individual case medical histories, multiple comorbid medical conditions could result in a decline or postponed decision even if not listed here. Underwriting will decide based on the information provided in the interview. If you have any questions about qualification based on your medical history, contact your financial professional for guidance.

If you are going to proceed with submitting an application, please review the Personal History Interview instructions. This document will help you prepare for the Personal History Interview.

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May go down in value

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Insurance products issued by:

The Lincoln National Life Insurance Company, Fort Wayne, IN

Distributor:

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MoneyGuard Market Advantage® is a variable universal life insurance policy with a Long-Term Care Benefits Rider (LTCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses and continues long-term care benefit payments after the entire specified amount of death benefit has been paid. Any surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made. The cost of riders will be deducted monthly from the policy accumulation value. The insurance policy and riders have limitations, exclusions and reductions. Renewability, Termination and Cancelability: The LTCBR is noncancelable. This means you have the right, subject to the terms of your policy and rider(s), to continue this rider as long as your policy stays in-force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider(s) on its own and cannot increase the monthly rider charges or monthly inflation charges. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing. The Long-Term Care Benefit Rider may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner. For costs and complete coverage details, contact your financial professional.

***MoneyGuard Market Advantage*® is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on Policy Form ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, a Value Protection Rider on Form ICC20VPR-892/VPR-892 and a Benefit Transfer Rider on Form ICC22BTR-895/BTR-895.**

The insurance policy and riders have limitations, exclusions and reductions; and are subject to medical underwriting. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner. For costs and complete coverage details, contact your agent or producer.