



UNDERWRITING GUIDELINES

PREFERRED CRITERIA

(These criteria do not apply to the *MoneyGuard*[®] Series –
Apply to permanent and term life products.)

Five Underwriting Classes

Preferred Plus Non-Tobacco—Preferred Plus is Lincoln’s best risk classification and includes those applicants who have not used tobacco or nicotine in any form in the past 36 months and meet all of the Preferred and Preferred Plus criteria.

Preferred Non-Tobacco—This class is for clients who enjoy exceptional health and who have not used tobacco or nicotine in any form in the past 24 months, except for the occasional cigar user, provided the urine specimen is negative for nicotine, have not used cigarettes in the past five years and meet all the Preferred criteria.

Standard Non-Tobacco—This class represents those insureds who have an average life expectancy, and do not meet Preferred criteria. This class includes cigar, pipe, or chewing tobacco users who may test positive for nicotine but **excludes cigarette smokers**.

Preferred Tobacco—This class is similar to the Preferred Non-Tobacco class where the insured meets all the Preferred criteria, but the insured has **cigarette use** only within the past 12 months.

Standard Tobacco—This class is similar to the Standard Non-Tobacco class, but the insured has **cigarette use** only within the past 12 months.

Note: Classes may vary by product. Check product specifications for available classes.

Preferred Plus Non-Tobacco

- Standard Risk with no extra mortality.
- No personal history of cardiovascular disease, diabetes, and/or cancer (excluding benign skin cancer).
- No use of tobacco or nicotine in any form within the last 36 months.
- No history of alcohol or drug abuse.
- No private aviation or other hazardous activity.
- No family history of diabetes or coronary artery disease resulting in death of a parent or sibling prior to age 65.
- No more than two moving violations in the past three years. No DUI/DWI or license suspension within the past five years.
- Cholesterol level must be less than or equal to 240 and the Cholesterol/HDL ratio must be less than or equal 5.0 or the Cholesterol level must be less than or equal to 230 and the Cholesterol/HDL ratio must be less than or equal to 5.5.
- No treated hypertension (medication) within the past 12 months with a 12-month average of 140/90 or better for all ages.

Cannot exceed the following weight limits:

| MALE | | | | | | FEMALE | | | | | |
|--------|---------|--------|---------|--------|---------|--------|---------|--------|---------|--------|---------|
| Height | Weight | Height | Weight | Height | Weight | Height | Weight | Height | Weight | Height | Weight |
| 4'8" | 127 lbs | 5'5" | 174 lbs | 6'2" | 223 lbs | 4'8" | 114 lbs | 5'5" | 157 lbs | 6'2" | 201 lbs |
| 4'9" | 131 | 5'6" | 179 | 6'3" | 228 | 4'9" | 118 | 5'6" | 161 | 6'3" | 205 |
| 4'10" | 135 | 5'7" | 185 | 6'4" | 234 | 4'10" | 122 | 5'7" | 167 | 6'4" | 211 |
| 4'11" | 140 | 5'8" | 190 | 6'5" | 240 | 4'11" | 126 | 5'8" | 171 | 6'5" | 216 |
| 5'0" | 146 | 5'9" | 196 | 6'6" | 246 | 5'0" | 131 | 5'9" | 176 | 6'6" | 221 |
| 5'1" | 151 | 5'10" | 201 | 6'7" | 253 | 5'1" | 136 | 5'10" | 181 | 6'7" | 228 |
| 5'2" | 156 | 5'11" | 207 | 6'8" | 262 | 5'2" | 140 | 5'11" | 186 | 6'8" | 236 |
| 5'3" | 162 | 6'0" | 212 | | | 5'3" | 146 | 6'0" | 191 | | |
| 5'4" | 168 | 6'1" | 218 | | | 5'4" | 151 | 6'1" | 196 | | |

Preferred Non-Tobacco

- Standard risk with no extra mortality.
- No tobacco or nicotine within the past 24 months. A nicotine positive urinalysis will preclude preferred consideration. The occasional cigar user may also be considered for preferred provided the urinalysis is negative for nicotine and they have not used cigarettes in the past five years and meet all of the other preferred criteria.
- No family history of diabetes or coronary artery disease resulting in the death of a parent or sibling prior to age 60.
- No ratable hazardous avocations or occupations.
- No history of alcohol or drug abuse in the last 10 years.
- No more than two moving violations in the past three years. No DUI/DWI or license suspension within the past five years.
- No travel over 60 days to a third world country or region. Where there is excessive risk exposure. Must be a U.S./Canadian citizen or be a permanent U.S. resident.
- Blood pressure readings, treated and untreated must average, for the past 12 months:
 - 140/90 or better if less than age 60
 - 150/90 or better if age 61 or older
- Cholesterol level must be less than or equal to 265 and the Cholesterol/HDL ratio must be less than or equal to 5.5 or the Cholesterol level must be less than or equal to 250 and the Cholesterol/HDL ratio must be less than or equal to 6.5.
- Disregard total Cholesterol if ratio is less than or equal to 4.0 (Preferred only).
- Private Pilots may qualify if the pilot has IFR, 100-250 solo hours, flies no less than 50 or more than 250 hours a year, under age 70, clean MVR and flying limited to USA and Canada.

Cannot exceed the following weight limits:

| MALE | | | | | | FEMALE | | | | | |
|--------|---------|--------|---------|--------|---------|--------|---------|--------|---------|--------|---------|
| Height | Weight | Height | Weight | Height | Weight | Height | Weight | Height | Weight | Height | Weight |
| | | 5'6" | 195 lbs | 6'4" | 251 lbs | | | 5'6" | 176 lbs | 6'4" | 226 lbs |
| 4'9" | 159 lbs | 5'7" | 201 | 6'5" | 258 | 4'9" | 143 lbs | 5'7" | 181 | 6'5" | 232 |
| 4'10" | 161 | 5'8" | 205 | 6'6" | 265 | 4'10" | 145 | 5'8" | 185 | 6'6" | 239 |
| 4'11" | 163 | 5'9" | 210 | 6'7" | 271 | 4'11" | 147 | 5'9" | 189 | 6'7" | 244 |
| 5'0" | 166 | 5'10" | 216 | 6'8" | 278 | 5'0" | 149 | 5'10" | 194 | 6'8" | 250 |
| 5'1" | 171 | 5'11" | 222 | 6'9" | 285 | 5'1" | 154 | 5'11" | 200 | 6'9" | 257 |
| 5'2" | 175 | 6'0" | 228 | 6'10" | 292 | 5'2" | 158 | 6'0" | 205 | 6'10" | 263 |
| 5'3" | 180 | 6'1" | 233 | 6'11" | 299 | 5'3" | 162 | 6'1" | 210 | 6'11" | 269 |
| 5'4" | 185 | 6'2" | 239 | 7'0" | 306 | 5'4" | 167 | 6'2" | 215 | 7'0" | 275 |
| 5'5" | 190 | 6'3" | 245 | | | 5'5" | 171 | 6'3" | 221 | | |