

# Lincoln *MoneyGuard*<sup>®</sup> solutions

## Underwriting Guidelines

### Advisor Guide

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

The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

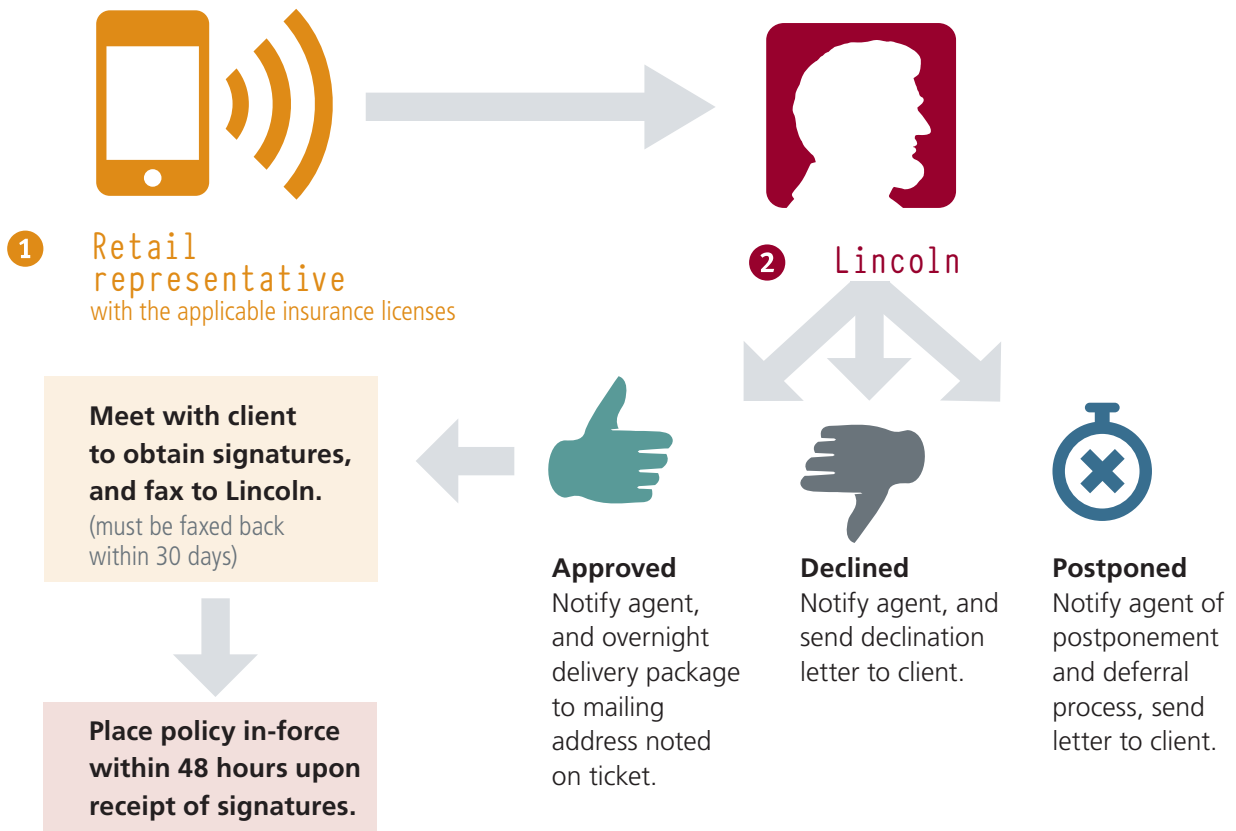
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**You're In Charge<sup>®</sup>**

# A summary of the streamlined underwriting process



- 
- 1 Retail representative\***
- Identify a prospect.
  - Determine if the product is a good fit.
  - Review the Lincoln *MoneyGuard* solutions story.
  - Obtain client commitment.
  - Overnight the ticket, projection of values, quote, LTC personal worksheet, agent certification, and other state-required forms to Lincoln or your company, as required.
- 2 Lincoln**
- Confirm agent appointment and license.
  - Conduct client interview.
  - Render underwriting decision.
  - If client's application is approved, place policy in-force.

\*With applicable life and long-term care insurance licenses to sell the product.

1. Make sure funds were identified to purchase Lincoln *MoneyGuard* solutions and that authorization was received to move funds if approved for coverage; or
2. Execute 1035 Exchange Agreement *or* complete Nonqualified Replacement Paperwork; or
3. Collect Premium and Temporary Insurance Agreement. Premium amount must be at least 1% of the single premium. For flex-pay cases, one modal premium is required to bind coverage under a TIA Application.

**Note:** TIA coverage becomes effective when the client is approved by Lincoln, and Lincoln has determined that the Absolute Assignment Form is in good order and has been mailed to the replaced carrier. For all Lincoln *MoneyGuard*® products, coverage is effective only for the amount of the death benefit and does not cover LTC benefits.

## Six easy steps to ticket submission

**Note:** You must be licensed and appointed with Lincoln before submitting business.

### Step 1

- Identify a prospect.
- Utilize field underwriting tools to determine whether Lincoln *MoneyGuard* solutions is the right fit for your client and their financial plan.

### Step 2

- Complete the Lincoln *MoneyGuard* solutions ticket as a cover sheet.
- Obtain a full projection of values or simplified quote. Signatures are required on the full projection of values.
- Complete and include the following forms, as applicable:
  - Long-Term Care Personal Worksheet
  - HIPAA Form (LF02896)
  - Receipt of Required Acknowledgment Form (LF10580)
  - Replacement of Life Insurance (LF10087) including Agent Certification Statement
  - LTC Worksheet and Opt Out Form, if applicable
  - Appropriateness Verification Statement (33555)
  - Other state- or firm-specific forms, where applicable
- Depending on the situation, these other forms may be required:
  - Temporary Life Insurance Agreement (if submitting any premium with ticket package)
  - Policy Exchange/Absolute Assignment Form (if a 1035 exchange)
  - Life Policy Exchange Form (for internal exchange case)
  - LTC Replacement Form (if replacing LTC coverage)
  - Certification of Trustees Power form (for trust-owned cases)
  - Interpreter Form (for interpreter-assisted interviews)
  - Employer-owned Life Insurance Consent and Notice Form (for employer-owned cases)

### Step 3

- Explain to the individual that a Personal History Interview (PHI) will be conducted in order to determine whether Lincoln will accept the application. This call will take at least 60 minutes. During this time, the application will be completed, and all information needed to complete the underwriting process will be obtained. It is imperative that the client be prepared for this interview. Provide the Personal History Interview Instructions to your client, and inform them that we will be performing a prescription drug check prior to the interview.

**Note:** If additional information is required by underwriting after the initial PHI, the client may be contacted by a Lincoln representative with a follow-up phone call. If we have difficulty reaching the client to conduct the PHI, we will contact you for assistance.

Questions in the PHI cover:

- Medical history (as stated on the application)
- Environment
- Cognitive ability
- Activities of daily living
- Owner and beneficiary information
- Existing life insurance, long-term care contracts and annuities
- Policy replacement information
- Medications

**Note:** The underwriting process hinges on the client's ability to answer questions in English over the phone. Interpreter-assisted interviews are also available. If your client is hearing- or speech-impaired, we will make a reasonable effort to conduct the PHI through alternate means. If your client is unable or unwilling to participate in the interview, we may be unable to offer Lincoln *MoneyGuard* solutions. If your client does not speak English fluently, we may be unable to offer Lincoln *MoneyGuard* solutions, as there are many important disclosure documents (currently only available in English) that the client needs to read and understand before making the decision to purchase Lincoln *MoneyGuard* solutions.

## Step 4

Overnight the following items to the company as listed on the Lincoln *MoneyGuard* solutions ticket.

- Full projection of values or simplified quote. Signatures are required on the full projection of values.
- Long-Term Care Personal Worksheet
- HIPAA Form (LF02896)
- Receipt of Required Acknowledgment Form (LF10580)
- Replacement of Life Insurance (LF10087) including Agent Certification Statement
- LTC Worksheet and Opt-out Form, if applicable
- Appropriateness Verification Statement (33555)
- Other state- or firm-specific forms where applicable

Depending on the situation, these other forms may be required:

- Temporary Life Insurance Agreement (if submitting any premium with ticket package)
- Policy Exchange/Absolute Assignment Form (if a 1035 exchange)
- Life Policy Exchange Form (for internal exchange case)
- LTC Replacement Form (if replacing LTC coverage)
- Certification of Trustees Power Form (for trust-owned cases)
- Interpreter Form (for interpreter assisted interviews)
- Employer-owned Life Insurance Consent and Notice Form (for employer-owned cases)

## Step 5

- If the case is approved, the policy and application package will be sent to the contact individual noted on the ticket within one to two days of when the client is approved. Deliver the policy and application package to the client, and obtain necessary signatures.

## Step 6

- If **no** premium is due: Fax all delivery requirements (as noted on the checklist sent with the policy and application package) to the company listed on the Lincoln *MoneyGuard* solutions ticket. This paperwork must be faxed back within 30 calendar days of the date the policy was sent to you via overnight mail. If they are not received within 30 calendar days, the case will be closed, and any money received will be refunded to the client. A policy will not be in-force until all delivery requirements are received by Lincoln in good order.
- If premium **is** due: Within 30 calendar days of the date the policy was sent to you via overnight mail, you should overnight mail the client's check, along with all delivery requirements (as noted on the checklist sent with the policy and application package) to the company listed on the Lincoln *MoneyGuard* solutions ticket. A policy will not be placed in-force until all delivery requirements and entire single premium are received by Lincoln in good order.

## Streamlined underwriting and Personal History Interview

Clients should be prepared to provide as much of their medical history as they can during their phone interview.

## Frequently asked questions (FAQs)

### FAQs about ticket submissions

- Q.** What are the most common reasons for delays in the streamlined underwriting (UW) process?
- A.**
- Incomplete ticket
    - Missing projection of values
    - Full projection of values not signed
    - Agent validation issues
    - Missing or incomplete forms
- Q.** What is considered a complete ticket package?
- A.**
- Lincoln *MoneyGuard* solutions fully completed ticket
    - 1035 exchange paperwork, if appropriate
    - Full projection of values signed by the client or a copy of the simplified quote (whichever was used with the client)
    - Replacement of Life Insurance or Annuities Form, if required by the state
    - Long-Term Care Replacement Form, if the policy is replacing an LTC policy or another hybrid life/LTC product
    - Long-Term Care Personal Worksheet
    - Agent Certification Form
    - Other state-specific required, point-of-sale forms
- Q.** What do I need to overnight to Lincoln or my MGA/Firm with the ticket?
- A.**
- Lincoln *MoneyGuard* solutions fully completed ticket
    - 1035 exchange paperwork, if appropriate
    - Full projection of values signed by the client or a copy of the simplified quote (whichever was used with the client)
    - Replacement of Life Insurance or Annuities, if required by the state
    - Long-Term Care Replacement Form, if the policy is replacing an LTC policy or another hybrid life/LTC product
    - Long-Term Care Personal Worksheet
    - Agent Certification Form
    - Other state-specific required, point-of-sale forms
- Q.** Can I fax the ticket to Lincoln rather than mail it?
- A.** Yes. All forms can be faxed to 860-466-3010. If you fax the paperwork, please do not mail the originals. The only required original form is the 1035 Absolute Assignment Form.
- Q.** What do I need to leave with the client after I fill out the ticket?
- A.**
- Personal History Interview Instructions
    - State-specific Outline of Coverage
    - Outline of Coverage Table from the projection of values output
    - State-specific form requirements
- Q.** Does the Outline of Coverage need to be delivered to the client when the ticket is completed,

or can it be delivered to the client during the policy delivery?

**A.** Per state regulation, the state-specific Outline of Coverage must accompany the solicitation of the Lincoln *MoneyGuard* solutions sale, so it must be given at the time the ticket is completed.

**Q.** What if my client does not want to provide their Social Security number in the PHI?

**A.** To avoid any delays, please obtain the Social Security number when the ticket is completed. Your client will be asked to verify this information in the PHI but does not need to repeat the information over the phone. A SSN or TIN is required to issue a Lincoln *MoneyGuard* solutions policy.

**Q.** What part(s) of the projection of values should be submitted with the ticket?

**A.** A copy of the simplified quote or full projection of values should be sent with the ticket, including the new business data page.

**Q.** What will happen to a ticket that is submitted with incomplete information?

**A.** Lincoln will notify the wholesaler and the contact person on the ticket. We will not proceed with the streamlined underwriting process until everything is submitted "in good order." This includes agent validation.

**Q.** Do we need to send money with the ticket?

**A.** We strongly encourage you to submit business with premium. We have significant data that show placement rates are much higher when premium accompanies the business. It is important to remember that if you do collect premium, you need to complete a Temporary Insurance Agreement. In the event that the funds identified to purchase Lincoln *MoneyGuard* solutions are in an investment and the client does not wish to liquidate until they are approved for coverage, you should get commitment from the client and authorization to liquidate those funds once he/she is approved for coverage.

**Q.** What paperwork is required to execute a 1035 exchange?

- A.**
- Absolute Assignment Form (1035E)
  - Replacement Appropriateness Form (33555)
  - Some states require the Important Notice: Replacement of Life Insurance or Annuities Form (33503). Check the form bundles in your state regarding whether this form is required and the appropriate state variation of this form. **This document must be signed by the client and the advisor. A copy must also be left with the client.**
  - Internal exchanges only—Life Policy Exchange Form (32462—state variations apply)
  - Long-Term Care Replacement Form (LTC06291), if the policy is replacing an LTC policy or another hybrid life/LTC product

**Q.** Is the Important Notice: Replacement of Life Insurance or Annuities Form (33503) needed for the states that have NAIC replacement guidelines?

**A.** Yes. Per NAIC guidelines, this form is required if the client has in-force coverage regardless of whether they are replacing a policy. The form is bundled with the streamlined point-of-sale forms for your convenience.

**Q.** When will the 1035 exchange paperwork be sent to the other company?

**A.** At the time of case approval. Lincoln will automatically initiate the 1035 process upon receipt of underwriting approval. The application and policy package will be sent to the representative when the money arrives at Lincoln.

**Q. When should I call to check on the status of a case?**

**A.** All streamlined UW cases are available for viewing on pending status systems. Please utilize these tools wherever possible to obtain status of a case. The following are established service levels that you can expect for the streamlined UW process:

- Receipt of ticket by Lincoln in good order, data collection, and referral to Underwriting within 48 hours.
- Once received in Underwriting, an initial call to the client will be placed within 24 hours to schedule the PHI.
- Once the underwriting decision is communicated to New Business, the policy will be issued and mailed within 48 hours. If the policy is a 1035, the 1035 will be initiated at that time, and the policy will be issued within 48 hours of receiving the proceeds.
- When delivery requirements are received in good order, the policy will be placed in-force within 48 hours.

If the client cannot be reached within five business days of the referral to Underwriting, the primary contact for the case will be notified to assist. At that time, no further outgoing calls will be placed. If you have cases that are outside these service level parameters, please contact the Sales Desk for assistance.

## FAQs about the Phone History Interview (PHI)

**Q. What type of questions will my client be asked during the PHI?**

**A.** The client will need to:

- Provide beneficiary(ies) full name, SSN and relationship to client.
- If asked to participate in a memory exercise, the client should complete the interview in a room with no distractions.
- Provide medical history details from the past 10 years including condition, date of diagnosis, symptoms and treatment.
- Provide medication details regarding usage, including names of medications, aspirin, and their dosages and frequency taken. They may also be asked about medications identified during the prescription drug check that occurs prior to the PHI.
- Provide details concerning past and future medical treatments, hospitalizations and medical tests.
- Give information about doctors seen in the last five years, including address, phone number, date last seen, and reason for visit.
- Provide the details of other insurance/annuity/disability/long-term care policies in place or pending, any claims for these policies, and/or previous declined coverage.
- Provide a personal social history, including such items as tobacco use, alcohol use, and type of residence.
- Provide details of functional status and ability to complete daily tasks.

**Q. Does the Phone History Interview (PHI) Instructions tool need to be submitted with the ticket?**

**A.** No. The PHI Instructions tool was designed as a tool to leave behind with clients to help them prepare effectively for the phone interview. Lincoln does not need a copy of the document.

**Q. If my client is not prepared for the interview and cannot answer all of the questions, what will the underwriters do?**

**A.** In terms of preparation, you should discuss the process and leave the Phone History Interview Instructions tool with your client to make sure they are fully prepared. However, in the event that the client cannot answer some questions, they will be notified that they may be called back to obtain the missing information if it is needed to render an underwriting decision. If the information is required, Lincoln will make three attempts to obtain the information, so this should not be an issue. After these attempts, the case may be withdrawn or declined due to lack of information to appropriately assess the risk. If during the telephone interview, the client is missing some information that does not affect the underwriting decision, they will be instructed to provide that information to their financial advisor at the time of application signing, assuming they are approved.

**Q. Can I request a specific time for the interview on the ticket?**

**A.** Your client will be contacted when everything is received in good order to schedule the interview. Your client may request a specific time, and it will be accommodated if possible.

**Q. How many times will your underwriters try to call my client if they cannot reach him/her?**

**A.** According to call protocol, several attempts will be made for the first five days (leaving messages if a machine is available). If we are unable to contact/schedule the client within those five days, we will hold the case, and an email will go to the primary contact indicating that we have been unsuccessful in completing/scheduling the PHI. We will not make any more calls until the client calls back requesting to complete the interview or until the primary contact informs us that he/she has contacted the client and he/she wishes to proceed with the interview. At that time, the case will be reactivated for another five-day sequence of calls.

**Q. Will your underwriters allow an agent or a son/daughter to be on the phone with the client during the PHI?**

**A.** No. The client must be the only one on the phone. Speaker phones are not permitted. It needs to be very clear that the answers come from the applicant alone. Any sign of “coaching” or “giving” answers from a third party will not give the underwriter a clear assessment of the individual’s cognitive ability. Consequently, the application would be declined.

**Q. How and when can I check on the status of the Personal History Interview?**

**A.** All status questions should be directed to your Lincoln *MoneyGuard* solutions Sales Desk:

MGA Division: 877-533-0114 or direct: 877-546-2647.

**Please note:** Do not contact this number for information until you know that the case has been sent for underwriting, as they will not be able to provide you with any updates until they receive the request for the interview.

## FAQs about medical underwriting

**Q. Is there a list of impairments that are definite declines?**

**A.** Yes. We have a Lincoln *MoneyGuard* solutions Quick View Streamlined Underwriting Impairment Guide and Prequalification Tool on LFD.com. It specifies impairments that are declines and others that **may** be accepted. Please prepare your client to provide as much detail on his/her condition as possible. The outcome will depend on the information conveyed during the Phone History Interview. This does not imply the streamlined UW process will automatically accept your client.

**Q. When do you get an Attending Physician Statement (APS)?**

**A.** For the streamlined UW process, decisions are based solely on the Phone History Interview and prescription drug check results. APS will not be required to make an underwriting decision.

**Q. What is the prescription drug check?**

**A.** We will pull information from pharmacy databases on any prescription medications filled in the last seven years. Your client may be asked additional questions about these results during the PHI. If the prescription drug search indicates current use of an auto-decline medication, your client may be declined based on these results and no PHI will be completed.

**Q. Do your underwriters use the Medical Insurance Bureau (MIB)?**

**A.** We currently do not access nor do we report MIB codes for Lincoln *MoneyGuard* solutions.

**Q. Is there additional underwriting at claim time?**

**A.** We will handle claim situations the same as we do today. Since we are obtaining a signed HIPAA Form, we may order medical records to investigate a claim if there was any material misrepresentation or fraud.



**Q. Does the prequalification tool need to be submitted with the ticket?**

**A.** No. The prequalification tool should be used to determine if Lincoln *MoneyGuard* solutions is a good fit for the client given his/her medical history. Lincoln does not need a copy of the document.

**Note:** The prequalification tool is not available for use in California.

**Q. Under the accept category, does my client need to be really healthy?**

**A.** Under the accept category, the streamlined UW process uses expanded standard guidelines that accept health impairments that would normally fall in Standard to Table 4 ranges. In addition to meeting acceptable life insurance guidelines, client also needs to qualify for LTC guidelines.

**Q. If my client has a condition that is not covered in the prequalifying questions, such as diabetes, which would normally be a rated case, should I still send in a ticket?**

**A.** Yes. You should still submit the ticket, and the outcome will depend on the information conveyed during the Phone History Interview. Please prepare your client to provide as much detail on medical conditions as possible. (This does not mean it is an automatic approval.)

**Q. The prequalification tool asks if my client is currently collecting disability benefits of any kind. If my client has a handicapped parking sticker, is that considered "collecting disability benefits"?**

**A.** Yes. If the client has a handicapped parking sticker, he/she would need to respond "yes" to that question and would not be a good fit for Lincoln *MoneyGuard* solutions.

## FAQs about underwriting decisions

**Q. When and how are clients notified when coverage is declined?**

**A.** The contact person on the ticket will be notified via email and a letter sent to the client five business days after notification of the declination. The letter includes information to assist the client if they feel the information relayed is inaccurate. Please keep in mind that all medical information is self-reported; therefore, no medical records are reviewed. It is unlikely there will be additional information to share with the applicant other than what is stated in the letter.

**Q. If we have clients who said they were declined for a condition that they do not believe they have or who deny saying something to the phone history interviewer that caused such a decision, what should I do?**

**A.** In this rare case, you should remind them that the conversation was recorded and that, if they feel strongly about it, you can request to have the tape reviewed. If they still want to pursue the request, discuss the case with your wholesaler. Any requests disputing the accuracy of the information should be submitted in writing by the client to the Lincoln Underwriting Department per the instructions in the decline letter.

**Q. If clients are declined for a Lincoln *MoneyGuard* solutions streamlined UW policy and they later apply for a life policy, do they have to disclose that Lincoln previously declined them? In addition, does that mean they would be declined for a regular life policy?**

**A.** Yes. Clients should mention the decline. Clients may be declined solely on an LTC issue, and this does not mean that someone applying for a regular life policy would be declined. The Lincoln *MoneyGuard* solutions streamlined UW process assumes mortality only up to Table 4 and is not fully underwritten. Therefore, it is feasible that someone could be insurable for a life policy based on full medical underwriting requirements. Also, with Lincoln *MoneyGuard* solutions, clients may be declined based solely on an LTC impairment, and this does not necessarily have an impact on their mortality for a life application.

- Q. As an MGA/Firm, whom can I call to get a review of the underwriting decision, and is there an appeal process?**
- A.** No, we will not entertain appeals of our underwriting decisions. The underwriting process for Lincoln *MoneyGuard* solutions streamlined underwriting was designed with a compliant and sophisticated review of all medical conditions that we used to define our acceptance criteria. If the decision on a case is a decline, we will not entertain appeals to the case, because we will have already made our most aggressive underwriting offer up-front under this new streamlined process. As an MGA/Firm, if you have a case or concern about a decline, please talk with your wholesaler. Be assured that we are monitoring this program closely with a special review of all declined cases. If the case has a decline offer, we will not consider appeals, because of the robust review we already have in place to monitor the Lincoln *MoneyGuard* solutions business.
- Q. How will Lincoln know if a client has previously been declined by Lincoln (e.g., client does not admit to this)?**
- A.** A name search is conducted in our systems on every new applicant, linking that insured to any previously underwritten file. This takes place before the case is sent to the PHI. If the case should not move forward based on information in that prior file, the primary case contact will be notified. Client will be declined and receive a decline letter noting the reason for our decision.
- Q. If my client was previously postponed due to pending surgery of a benign nature (e.g., orthopedic, gynecologic), can I now submit through the streamlined UW process?**
- A.** Yes. The client should be at least six months post-operation, fully recovered, back to 100% full activity, and released from doctors' care.
- Q. If my client is scheduled for a pending surgery of a benign nature (e.g., orthopedic, gynecologic), or is currently recovering from a surgery, should I submit a ticket?**
- A.** No. You should wait until the client is at least six months post-operation, fully recovered, back to 100% full activity, and released from doctors' care.
- Q. If my client was previously postponed due to a health impairment that could have improved over time and/or with treatment, can I now submit through the streamlined UW process?**
- A.** Lincoln may reconsider certain health conditions if there is a longer postponement period, temporary condition, or recent onset at the time of underwriting.
- Q. If my client was previously declined with Lincoln, should I submit a ticket?**
- A.** Every attempt should be made with your client to find out the reason(s) for the declination. Once that has been done, should you still have questions, a request should be made through your wholesaler to research the case history before the ticket is submitted. These requests should be made only on a rare occasion.
- Q. What if my client has been declined/postponed with another carrier?**
- A.** Every attempt should be made with your client to find out the reason(s) for the declination/postponement. If the decision was based on a condition that is not covered by the prequalification questions, then you should submit the ticket, and the outcome would depend on the information conveyed during the Phone History Interview. Please prepare your client to provide as much detail on their condition as possible. (This does not mean it is an automatic approval.)

## FAQs about agent validation

**Q.** Will Lincoln still wait to appoint a representative until they submit their first case?

**A.** Yes. It is very important that all of the appointment paperwork is complete and submitted to Producer Solutions when the ticket is submitted. We will expedite the appointment when this occurs.

**Q.** Will you continue with the streamlined UW process if you do not have all of the license and appointment paperwork in order?

**A.** No. We cannot proceed until all license and appointment paperwork is in good order. In the event that validation cannot be confirmed within 24 hours, the contact on the ticket will be notified.

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

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POD 10/14 **Z03**

**Order code: MGR-UND2-BRC001**



**You're In Charge®**

**Issuers:**

The Lincoln National Life Insurance Company, Fort Wayne, IN  
Lincoln Life & Annuity Company of New York, Syracuse, NY

**The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

**All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.** They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability. Additionally, long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period.

**Distributor:** Lincoln Financial Distributors, Inc., a broker-dealer

**Policies:**

Lincoln *MoneyGuard*® Reserve, universal life insurance policy form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), a Return of Premium Rider on Rider Form LR850 (10/07), a Terminal Illness Accelerated Death Benefit Rider on Rider Form LR853 (8/05), and a Right to Purchase a Long-Term Care Policy on Endorsement Form LR856 (8/05) (only available in NY).

Lincoln *MoneyGuard*® Reserve Plus, universal life insurance policy form LN870 with a Convalescent Care Benefits Rider\* (CCBR) on Rider Form LR870 and an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F (not available in NY or in any state that has approved Lincoln *MoneyGuard*® II).

Lincoln *MoneyGuard*® II, universal life insurance policy form LN880/ICC13LN880 with the Value Protection Rider (VPR) on form LR880/ICC13LR880, Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881, and optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882 (not available in NY, CA, FL, or HI.).

\*State variations apply.

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