



Lincoln *MoneyGuard*[®] Reserve Plus

Presubmission underwriting tool

When a client applies for Lincoln *MoneyGuard* Reserve Plus, risk factors for life and long-term care coverage will be assessed by Underwriting. Clients who have never been declined for long-term care coverage by Lincoln or another carrier, and who do not have any of the following conditions are good candidates for Lincoln *MoneyGuard* Reserve Plus. All others should be directed to alternative solutions.

Disqualifying conditions for Lincoln *MoneyGuard* Reserve Plus coverage

- Alzheimer's disease, dementia, or taking medication for memory loss
- Moderate to severe emphysema, chronic obstructive pulmonary disease (COPD)
- Congestive heart failure
- Parkinson's disease, multiple sclerosis or muscular dystrophy
- Rheumatoid arthritis or taking Methotrexate, Prednisone, Enbrel or Remicade for joint pain
- Osteoporosis that is untreated or with a compression fracture or height loss of two or more inches
- Transient ischemic attack (TIA) within the past six months
- Stroke within the past twelve months
- Heart attack, heart or carotid artery surgery within the past six months
- Cancer (other than nonmelanoma skin cancer) within the past six months
- Type 1 diabetes
- Dialysis treatment or chronic kidney disease
- Oxygen use for any reason
- Organ transplant recipient
- Use of a cane of any variety, walker or wheelchair on a regular or intermittent basis
- Use of a narcotic drug or prescription pain medication on a regular basis
- Implantable defibrillator
- Currently collecting any type of disability payments
- Requirement of a handicap parking permit due to physical limitations or medical conditions

Clients who do not have any of the above conditions are good candidates for Lincoln *MoneyGuard* Reserve. However, the final underwriting decision is based on medical information obtained in the Personal History Interview.

Products issued by:
The Lincoln National Life Insurance Company

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Considerations regarding current or pending medical treatment

- If your client has any surgery scheduled in the next six months or has been advised to have surgery that is not yet completed, you should wait to submit the case until the client is at least three months post-operative, fully recovered, back to 100% activity, and released from all medical and doctor's care.
- If the client is currently being evaluated for an undiagnosed medical condition, postpone submission until all evaluations have been completed and a diagnosis has been made.
- If the client is currently receiving physical therapy, postpone submission until back to 100% activity without limitations and released from all care.

Hello future.®

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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Order code: MGR-QUAL-FLI003



A universal life insurance policy with a Convalescent Care Benefits Rider (CCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. The cost of riders will be deducted monthly from the policy cash value.

Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN870 with the Convalescent Care Benefits Rider (CCBR) on Rider Form LR870.

All guarantees and benefits of the insurance policy are backed by 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.

The policy and riders have exclusions, limitations, and/or reductions. Products and features, including benefits, terms, and definitions, may vary by state. Not approved for use in New York.

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