



# LINCOLN MONEYGUARD® SOLUTIONS

## Presubmission underwriting tool

To determine if your client is a good candidate for Lincoln *MoneyGuard* solutions:

- 1 Review the presubmission underwriting considerations below
- 2 Review the auto-decline medication list
- 3 Review the height and weight guidelines

### Presubmission underwriting considerations

**POSTPONE submitting a Lincoln *MoneyGuard* application** if your client is currently receiving medical treatment or medical treatment is pending. For example:

Situation	You should wait to submit the case until:
<ul style="list-style-type: none"> <li>Received any <u>joint</u> injections with a cortisone or other steroid medication in the last 6 months</li> </ul>	<ul style="list-style-type: none"> <li>6–12 months (depending on reason for injection and if there were multiple injections—discuss with your Lincoln <i>MoneyGuard</i> wholesaler)</li> </ul>
<ul style="list-style-type: none"> <li>Currently receiving or scheduled for <u>physical therapy</u> or receiving more than twice monthly maintenance <u>chiropractic care</u></li> </ul>	<ul style="list-style-type: none"> <li>At least 30 days after date of last physical therapy treatment and released from care—must be back to 100% activity without limitations</li> </ul>
<ul style="list-style-type: none"> <li><u>Surgery scheduled</u> in the next 6 months</li> <li>Been <u>advised to have surgery</u> that is not yet completed</li> </ul>	<ul style="list-style-type: none"> <li>Client is at least 3 months post-operative</li> <li>Fully recovered</li> <li>Back to 100% activity and released from all medical and doctor's care</li> </ul>
<ul style="list-style-type: none"> <li>Currently <u>being evaluated</u> for an undiagnosed medical condition</li> </ul>	<ul style="list-style-type: none"> <li>Until all evaluations have been completed and a diagnosis has been made</li> </ul>

### DISQUALIFYING conditions for Lincoln *MoneyGuard* solutions are noted below:

- 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
- Has 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, Orencia, 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 within 6–12 months of completion of treatment depending on the pathological staging of the tumor, treatment type, and time from completion of treatment.
- All other cancer types and recurrent cancer conditions are not considered until at least 3 years from completion of successful treatment, depending on the pathology of tumor, treatment type and type of cancer. Nonmelanoma skin cancers can qualify without any wait period.
- Transient ischemic attack (TIA) within the past 6 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 3 months (dental work narcotic pain prescription medications are excluded)
- Height and weight: if the client's BMI (body mass index) is less than 17 or greater than 42. To calculate BMI visit: [www.nhlbi.nih.gov/guidelines/obesity/BMI/bmicalc.htm](http://www.nhlbi.nih.gov/guidelines/obesity/BMI/bmicalc.htm).
- Use of a cane of any variety, walker or wheelchair currently or within the last 12 months
- Issuance of or requirement and use of a handicap parking permit due to physical limitations or medical conditions
- Currently collecting any type of disability payments
- Cardiomyopathy within the past 3 years
- 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 client's mobility or has impacted ADLs in any way

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

**If you are going to proceed with submitting an application, provide your client with a copy of the Personal History Interview instructions. This document will help them prepare for their Personal History Interview.**

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

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**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)

or LR850F (10/07), and in New York, 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 the state of New York.

*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 the state of New York.

*Lincoln MoneyGuard*® II, universal life insurance policy form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880/ICC13LR880; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Not available in the state of New York.

\*State variations apply.

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