

COVID-19 Temporary Underwriting Guidelines

Revised effective April 11, 2022

In 2020, Lincoln implemented temporary underwriting guideline changes applicable to all pending and new submissions of Lincoln individual life insurance policies, including Lincoln *MoneyGuard*®. These changes were put into place to effectively navigate the risks associated with the pandemic. As we continue to monitor the external environment, we remain committed to upholding our leading-edge underwriting principles while ensuring we’re operating responsibly.

Effective April 11, 2022, Lincoln’s COVID-19 temporary underwriting guidelines have been revised with the following modifications:

- **Postponement period updates for individuals who test positive for COVID-19:**
 - For individuals who have managed a positive COVID-19 diagnosis at home (outpatient), the postponement period for an underwriting offer has been reduced to **10-calendar days** from full recovery (previously 1-month).
 - Note: There will be no changes to Lincoln’s postponement period for individuals who required hospitalization for treatment of COVID-19. Following full recovery, the underwriting offer will be postponed for 3-months, and an Attending Physician’s Statement (APS) will be required.

- **The validity period has been extended for the “Good Health Statement and Insurability Supplement” [formerly known as the Declaration of Insurability (DOI) Supplement - LFF11709]:**
 - For issued cases in which Lincoln has received the signed Good Health Statement and Insurability Supplement – Form LFF12222, but await other outstanding administrative requirements, the Supplement will now be **valid for 21 calendar days** (previously 10 days).

For any pending case that was submitted prior to April 11, 2022, and was impacted by the prior temporary underwriting guidelines, please work directly with your dedicated Lincoln Underwriting team for guidance.

The following temporary underwriting guidelines will continue to remain in effect for all life insurance products (Term, UL, IUL and VUL):

- **All cases meeting the following criteria will be postponed:**
 - All ages, rated Table 5 and higher
 - Ages 81 – 85, all rate classes
 - All cases assessed with a Flat Extra greater than \$10.00 per \$1000

For complete details on Lincoln’s Life Operations COVID-19 Impacts, view the latest [Frequently Asked Questions](#):



PLEASE NOTE: *As a reminder, Lincoln Underwriting does not ask about immunizations (for any virus/disease) through the application process and has no plans to ask about the COVID-19 vaccine. The COVID-19 vaccine is not a factor in the underwriting process. The underwriting guidelines are subject to change and will override any underwriting guidelines currently published in Lincoln's marketing or reference material. Lincoln will continue to re-evaluate our position with changes in the current environment, as the COVID-19 pandemic evolves and/or as the Centers for Disease Control and Prevention (CDC) and World Health Organization (WHO) give further guidance.*

Visit **www.LFG.com/GoDigital** for the latest news, updates, and resources from Lincoln Underwriting & New Business.

If you have additional questions about these updates, please contact your dedicated Lincoln Underwriting team.

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. Contractual obligations are backed by the claims-paying ability of the issuing insurance company. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Lincoln Financial Group is the marketing name of Lincoln National Corporation and its affiliates.