

COVID-19 Temporary Underwriting Guidelines

Revised effective Feb. 13, 2023

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 Feb. 13, 2023, Lincoln's COVID-19 temporary underwriting guidelines for life insurance products (Term, IUL and VUL) have been revised as follows:

- **Now eligible for consideration:**
 - All cases up to Table 6 for age 71-80
 - All cases up to Table 8 for age 70 and under
- **"Good Health Statement and Insurability Supplement" – Form LFF12222**, will only be required for placement in the following scenarios:
 - All cases for ages 70 and up
 - All cases when the Part II (exam and/or nonmedical form) is over 60 days old
 - All cases rated greater than standard, including flat extras and table reduction program
 - All cases with a face amount of \$10,000,000 and above

The signed Good Health Statement and Insurability Supplement Form is **valid for 60-calendar days from the client signature date on the form**. A new form will be requested if the policy is not placed within 60-calendar days of the client signature date, as a result of other placement restrictive outstanding requirements – including, but not limited to: other delivery requirements, premium, or a revised illustration.

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

- **All cases meeting the following criteria will be postponed:**
 - Ages 81 – 85, all rate classes

For complete details on Lincoln's Life Operations COVID-19 Impacts, view our [Frequently Asked Questions](#) or visit www.LFG.com/GoDigital for the latest news and resources from Lincoln Underwriting & New Business.

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.

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.