

# Lab Free Pro+

## Issuing a Lincoln life insurance policy up to \$40 million with no exams or labs

Your time is important. That's why we offer Lab Free Pro+, a simplified life insurance offering that requires no exams or labs for our professional clients who have had a complete physical, meeting our specified criteria, within the past 12 months. The program streamlines the submission process, getting your policy into effect faster.



### Easy

No medical exams  
or lab work



### Competitive

Personal or business  
insurance coverage **up to**  
**\$40 million face amount**



### Inclusive

Your spouse may  
also participate

For consideration into this program, your financial professional must clearly state in a cover letter to the underwriter:  
**"Lab Free Pro+ case — exam and vitals not required."**

## Our eligibility requirements

The program is available for personal or business insurance with submission of an application, nonmedical part II and APS.

**Maximum face amount:** \$40 million

**Issue ages:** 25 – 65

**Product availability:** *Lincoln LifeElements*<sup>®</sup> Level Term, indexed universal and variable universal products as well as survivorship versions<sup>1</sup> without rider restrictions

**Income:** \$100,000 or greater

**Net worth:** No minimum net worth required

**Occupation:** Executive/professional

**Citizenship:** U.S. citizens or green card holders only

**Spousal benefit:** Coverage offered up to \$40,000,000. Spouse must meet Lincoln's exam criteria requirements<sup>1</sup>

**Underwriting class:** Preferred plus, preferred, standard rate classes only

**APS requirement:** Attending physician statement (APS) is required and must include the detailed physical exam

**Detailed physical exam:** Exam within the past 12 months, which includes a minimum of Lincoln's required criteria (see page 2 for requirements)

<sup>1</sup> For all survivorship policies, the spouse is also required to complete a detailed physical, meeting our specified criteria, to take advantage of this program.

NOTE: For cases submitted through Lab Free Pro+, the total current in-force coverage for the individual cannot exceed the \$65 million Jumbo limit. If the total in-force coverage exceeds \$65 million, Underwriter approval prior to submission is required.



## What are the requirements for the physical exam?

A detailed physical that covers all aspects of your history and current health, including lab work. Your family physician may perform your physical as long as it covers all the required information in our checklist.

To help ensure you and your spouse meet the qualifications, you can take this checklist to your physician. **Your exam and lab work must have been completed within the past 12 months and include a minimum of the following:**



Please contact your financial professional for more details.

- Comprehensive health assessment with personalized review and written evaluation**
- Medical history review**
- Lab testing**
  - Complete blood count (CBC)
  - Basic metabolic panel (BMP)
  - Lipid screening
  - Liver panel
  - TSH
  - HbA1c
- Urinalysis**
- Physical examination with vitals, including:**
  - Height
  - Weight
  - Blood pressure
  - Pulse reading
- Cardiovascular assessment and counseling, one or more of the following:**
  - Resting ECG
  - Stress testing
  - Echocardiogram, EKG or treadmill EKG
  - CT-coronary calcium score
  - Carotid artery testing

## Exclusions

- Table Reduction Program
- Foreign nationals
- Professional athletes
- Professional musicians
- High-profile celebrities
- Government officials
- *Lincoln TermAccel*<sup>®</sup> (TRM6069)

**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. Limitations and exclusions may apply. Check state availability.

*Lincoln LifeElements*<sup>®</sup> Level Term (2019) policy form TRM6063 and state variations. Not available in NY.

*Lincoln WealthAccelerate*<sup>®</sup> indexed universal life insurance policy form ICC22-UL6093/UL6093 and state variations. Not available in NY.

*Lincoln WealthAccumulate*<sup>®</sup> 2 indexed universal life insurance (2020) policy form ICC20UL6092/UL6092 and state variations. Not available in NY.

*Lincoln WealthPreserve*<sup>®</sup> 2 indexed universal life insurance (2020) policy form ICC20UL6091/UL6091 and state variations. Not available in NY.

*Lincoln WealthPreserve*<sup>®</sup> 2 survivorship indexed universal life insurance (2022) policy form ICC22SUL6094/22-SUL6094 and state variations. Not available in NY.

*Lincoln AssetEdge*<sup>®</sup> variable universal life insurance (2022) policy form 22-VUL606 and state variations. Not available in NY.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

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

©2024 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-7030600-091824

PDF POD 11/24 Z11

Order code: UW-PAP-FLI001