

Lincoln *MoneyGuard*[®] solutions

Your presubmission underwriting tool

MoneyGuard[®] solutions are variable universal and universal life insurance policies with a long-term care rider.

- 1** Review the presubmission underwriting considerations below.
- 2** Review the auto-decline medication list.
- 3** Review the height and weight guidelines (confirm BMI is acceptable).



Disqualifying conditions for Lincoln *MoneyGuard* solutions

- Activities of daily living deficit or restricted mobility
- Acquired immunodeficiency syndrome (AIDS)
- Alcohol use disorder
- Amyotrophic lateral sclerosis (ALS), Lou Gehrig's disease
- Alzheimer's disease
- Amputation due to disease
- Arthritis severe and/or treated with prednisone
- Ataxia
- Bipolar disorder
- Catheter use – intermittent or indwelling
- Cerebral aneurysm – not repaired
- Chronic kidney disease
- Chronic obstructive pulmonary disease (COPD) – moderate or severe
- Cirrhosis or liver fibrosis
- Congestive heart failure (CHF)
- Current use of assistive devices such as a cane, walker or wheelchair
- Current use of a handicap parking permit
- Currently or in the past 12 months received or applied for Social Security disability insurance
- Cystic fibrosis
- Dementia
- Depression – major and recurrent
- Dermatomyositis
- Diabetes type 1
- Dialysis treatment
- Emphysema – moderate or severe
- Esophageal varices
- Hemiplegia
- Hemophilia
- Huntington's disease
- Hydrocephalus
- Falls – recurrent
- Implantable defibrillator
- Leukemia or lymphoma – chronic
- Macular degeneration – progressive symptoms
- Marfan syndrome
- Mild cognitive impairment (MCI) or memory loss
- Multiple myeloma
- Multiple sclerosis
- Multiple strokes and/or transient ischemic attacks
- Muscular dystrophy
- Myasthenia gravis
- Myelodysplastic syndrome (MDS)
- Neurofibromatosis
- Organ transplant recipient, excluding cornea
- Osteoporosis, severe or with compression fracture
- Oxygen use
- Pancreatic insufficiency
- Pancreatitis – recurrent or chronic
- Paralysis of one or more limbs
- Paraplegia
- Parkinson's disease
- Polycystic kidney disease
- Polymyositis
- Post-concussive syndrome
- Primary biliary cirrhosis or primary biliary cholangitis
- Primary sclerosing cholangitis
- Pulmonary fibrosis
- Pulmonary hypertension
- Quadriplegia
- Retinitis pigmentosa
- Rheumatoid arthritis – moderate or severe
- Schizophrenia
- Scleroderma
- Systemic lupus erythematosus (SLE)
- Vasculitis
- Wegener granulomatosis
- Waldenstrom macroglobulinemia

Disqualifying conditions in combination with Cigarette Use

Cigarette use in the past 12 months with any of the following medical conditions is uninsurable.

- Asthma
- Carotid artery disease
- Coronary artery disease
- Diabetes
- Emphysema/COPD¹
- Heart attack
- Peripheral vascular disease
- Sarcoidosis
- Sleep apnea
- Stroke or transient ischemic attack (TIA)

¹Requires 36 months of no cigarette use for consideration.

Submission postponement periods

Do not submit an application until the appropriate time has elapsed for any of the conditions noted below.

You should also be fully recovered and released from medical care other than routine follow-up.

Incident	Postponement
Bone marrow transplant	10 years
Cardiomyopathy	3 years with no treatment or ongoing symptoms
Cardioversion	3 months
Carotid artery surgery	6 months
Chiropractic treatment	If 3 times a month or greater frequency
Coronary artery disease, bypass surgery, or angioplasty	6 months
Currently being evaluated for an undiagnosed medical history	Until all evaluations have been completed and a diagnosis has been made
Gastric bypass surgery	6 months
Gastric sleeve or lap band	3 months
Heart attack	6 months
Heart valve surgery	6 months
Single joint injection (Includes injections given as a series of 3)	6 months

Incident	Postponement
Multiple joint injections	12 months
Joint replacement surgery	6 months
Opioid medication use	One month from last use for a temporary condition that has resolved (excludes dental procedures)
No complete physical exam within past 24 months	If 70 or older, postpone until exam completed and results known. If under 70, dependent on overall health history
Pacemaker implant	3 months
Other surgeries	Typically, 3 months with full recovery
Physical therapy	30 days if released from care and back to full activity without limitations
Stroke	12 months
Transient ischemic attack	6 months

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

If you are going to proceed with submitting an application, please review the interview preparation guide. This document will help you prepare for the interview.

Streamlined underwriting guidelines for cancer

If eligible for possible consideration based on the below information, additional underwriting information including size of tumor, stage of tumor, if there was lymph node involvement, type of treatment and any history of recurrence will be key determinants of whether or not consideration is possible.

Cancer	Minimum submission postponement period from date of last treatment	Uninsurable
Breast	6 months	With lymph node involvement and treated within the past 10 years
Colon	6 months	With lymph node involvement and treated within the past 5 years
Leukemia	10 years	
Lung	3 years	Tobacco use within the past 12 months
Lymphoma	5 years	
Prostate	6 months	With lymph node involvement and treated within the past 5 years
Melanoma	3 years (excluding stage 0 or stage 1)	Multiple melanomas greater than stage 0 or in situ
Thyroid	6 months	
Uterine or cervical cancer	3 years	Extends beyond the uterus and treated in past 5 years
Other cancer ¹	3 years	

¹Nonmelanoma skin cancer: May be eligible for consideration immediately following completion of treatment.



Medication guidelines

Your medical information and health history are significant in helping us make an informed policy-approval decision. That information includes a check of the medicines you may be taking – whether by prescription or over the counter.

The following medications are typically used to treat a variety of serious health issues. Taking any of these medications can result in a decline decision. Note that the list is not all-inclusive.

NEED ASSISTANCE?

Your financial professional can help with any questions you may have.

Medication	Common condition
Antabuse/Disulfiram	Alcohol use disorder
Aricept/Donepezil	Dementia
Avonex/Interferon	Multiple sclerosis
Baraclude	Chronic hepatitis B
Imuran/Azathioprine	Autoimmune disorders
Campral/Acamprosate	Alcohol use disorder
Casodex/Bicalutamide	Prostate cancer
CellCept/Mycophenolate mofetil	Organ transplant
Clozaril/Clozapine	Schizophrenia
Copaxone/Glatiramer acetate	Multiple sclerosis
Gengraf/Cyclosporine	Organ transplant
Dilaudid/Hydromorphone	Chronic pain
Duragesic patch/Fentanyl patch	Chronic pain
Epogen/Epoetin alpha	Chronic kidney disease
Gammagard/Immune globulin	Hypogammaglobulinemia
Haldol/Haloperidol	Psychosis
Harvoni	Chronic hepatitis C
Hydrea/Hydroxyurea	Polycythemia vera
Ketalar/Ketamine	Depression
Latuda/Lurasidone	Bipolar disorder

Medication	Common condition
Lithobid/Lithium	Bipolar disorder
Lupron/Leuprolide	Prostate cancer
Megace/Megestrol acetate	Cachexia
Mestinon/Pyridostigmine bromide	Myasthenia gravis
Methadone	Opioid use disorder
MS Contin/Morphine	Chronic pain
Namenda/Memantine	Dementia
Oxycontin/Oxycodone	Chronic pain
Percocet/Oxycodone and acetaminophen	Chronic pain
Prednisone	COPD
Prograf/Tacrolimus	Organ transplant
Risperdal/Risperidone	Psychosis
Sinemet/Carbidopa and levodopa	Parkinson's disease
Suboxone/Buprenorphine-naloxone	Opioid use disorder
Trilafon/Perphenazine	Schizophrenia
Tysabri/Natalizumab	Multiple sclerosis
Ursodiol/Ursodeoxycholic acid	Primary biliary cholangitis
Vicodin/Hydrocodone-acetaminophen	Chronic pain
Zyprexa/Olanzapine	Depression

Height and weight guidelines

Your height and weight determine your body mass index (BMI), which we use in evaluating your long-term care policy eligibility. If your weight is below or above the height parameters listed below, your application will be declined. If your height and weight fall within the ranges noted but you have other health conditions such as diabetes, sleep apnea, joint replacements, joint/spinal injections or osteoporosis you may be ineligible for coverage. Talk with your financial professional if you have any questions regarding your policy eligibility.

Height	Minimum weight (lbs.)	Maximum weight (lbs.)
4' 10"	81	203
4' 11"	84	210
5' 0"	89	217
5' 1"	94	224
5' 2"	96	232
5' 3"	98	239
5' 4"	101	247
5' 5"	104	255
5' 6"	107	263
5' 7"	111	271
5' 8"	114	279
5' 9"	117	287
5' 10"	119	296

Height	Minimum weight (lbs.)	Maximum weight (lbs.)
5' 11"	122	304
6' 0"	125	313
6' 1"	128	322
6' 2"	132	331
6' 3"	136	340
6' 4"	139	349
6' 5"	143	358
6' 6"	146	367
6' 7"	150	377
6' 8"	155	386

Submission streamlined underwriting guidelines for common conditions

The following conditions may be acceptable for Lincoln MoneyGuard® products. The final underwriting decision is based on overall medical history obtained during the underwriting process.

Condition	Underwriting guidelines
Acoustic neuroma	Diagnosed more than 12 months ago, imaging within past 24 months with noted stability, no current or progressive neurological symptoms
Alcoholism	Recovered for 48 months with no ongoing treatment or medication use, no continued alcohol use, no relapses
Aneurysm	Abdominal or thoracic: If surgery not recommended, stable in size by imaging. And well-followed cerebral aneurysm: single and repaired with favorable follow-up
Angina	Past history only; no current symptoms; favorable build, blood pressure
Anxiety	Mild or stable; no hospitalizations in past 24 months; does not interfere with activities of daily living (ADL) or lifestyle
Arthritis/rheumatoid arthritis/psoriatic arthritis	Symptoms do not limit activities or daily lifestyle; no chronic pain; no opioid, immunosuppressant or steroid medication use; no TENS (transcutaneous electrical nerve stimulation) unit use; no bone-on-bone on X-ray, mild and stable; favorable build with BMI less than 35, meets criteria under joint injections if applicable
Asthma	No cigarette use in past 12 months; mild symptoms; no oral (pill form) steroids; does not limit activity; no asthma-related hospitalization in past 24 months, treated with 3 or fewer medications
Atrial fibrillation	No complications; stable; no coexisting history of heart condition, stroke, carotid artery disease, circulatory problems, peripheral vascular disease, diabetes, TIA, stroke (CVA), and no cardioversion/ablation in last three months
Cardiomyopathy	Not treated or diagnosed in past three years, resolved for more than three years, no coexisting condition of atrial fibrillation, stroke or TIA

Condition	Underwriting guidelines
Carotid artery disease	No cigarette use in past 12 months; no coexisting history of CAD, PVD, atrial fibrillation, DM stroke or TIA, no pending surgery or surgery for condition completed in the past 6 months
Choroidal nevus	Stable for 3 years, annual ophthalmology follow-up
Chronic fatigue syndrome	Treated with 2 or less medications; symptoms do not limit activities; no coexisting history of moderate to severe depression, fibromyalgia. Lyme disease or alcohol/substance abuse; no opioid medications
Chronic obstructive pulmonary disease (COPD)/emphysema	No cigarette use in past 36 months; symptoms do not limit activity; no coexisting history of coronary artery disease or stroke; no hospitalization in past 36 months; no oxygen use; treated with less than four medications, no steroid use, BMI > 18
Coronary artery disease (CAD)	No cigarette use in past 12 months; onset of symptoms or diagnosis after age 44; no coexisting history of diabetes, stroke, TIA, heart valve disease or replacement, peripheral vascular disease or COPD; no ongoing symptoms; favorable build, blood pressure; regular medical follow-up and testing, on aspirin
Crohn's disease/colitis	Stable with mild symptoms; no weight loss; no hospitalization in past 12 months; no oral steroids in the past 24 months or immunosuppressant medications in the past 36 months, no bowel incontinence, treated with 2 or less medications, normal liver function tests
Degenerative disc disease/herniated disc	Symptoms do not limit activities; no chronic pain; no opioid use in past 12 months or steroid medication use in the past 6 months; no transcutaneous electrical nerve stimulation (TENS) unit use; treated with 3 or less medications; no history of vertebroplasty, no current radiculopathy, meets criteria under joint injections
Depression	Mild symptoms; stable on two or fewer medications excluding uninsurable medications; no hospitalizations in past 24 months; no coexisting history of chronic fatigue syndrome/fibromyalgia or alcohol/substance abuse, no major recurrent depression, not treated with electroconvulsive therapy (ECT)/transcranial magnetic stimulation (TMS)
Diabetes (DM)	Adult onset (Type II); good control; favorable build, blood pressure, no cigarette use in past 12 months; no coexisting conditions of coronary artery disease, carotid artery disease, heart attack, heart valve repair or replacement stroke, TIA, neuropathy, retinopathy, atrial fibrillation, kidney disease/reduced kidney function, heart valve replacement, leg ulcers or circulatory disease
Deep vein thrombosis	Single episode on or off anticoagulant treatment, 2 or more episodes on anticoagulant therapy, no venous stasis or ulceration
Dizziness/vertigo	No frequent symptoms; no falls in past 12 months, symptoms do not limit activities
Epilepsy/seizure disorder	No seizure activity in past 12 months; treated with 2 or fewer medications, no cognitive or memory impairment symptoms
Falls	Not related to a gait or balance disorder or ongoing dizziness or vertigo, and no more than 2 falls in the past 36 months
Fibromyalgia	Treated with less than three medications; symptoms do not limit activities; no coexisting history of major depression, chronic fatigue syndrome, no opioid use in past 12 months or steroid use in past 6 months
Fractures	Not related to an underlying disease, fully recovered, no opioid medication use in the past 3 months, no physical therapy in the past 30 days
Fuchs' dystrophy	Not legally blind, no progressive vision loss, surgery successful if completed, no limitations in daily activity or lifestyle
Heart attack	No cigarette use in past 12 months; onset of symptoms or diagnosis after age 50; no coexisting conditions of diabetes, stroke, TIA, carotid artery disease or peripheral vascular disease; no ongoing symptoms; favorable build, blood pressure; regular medical follow-up
Heart valve replacement	Onset of symptoms or diagnosis after age 50; no ongoing symptoms or residual valve disease; no coexisting history of atrial fibrillation, arrhythmia, DM, PVD or coronary artery disease; current age over 70
Hemochromatosis	Diagnosed greater than six months ago; no excessive alcohol use with normal liver function, no cirrhosis or liver fibrosis, good follow-up
(Chronic) Hepatitis B or C	No cirrhosis or liver fibrosis; treatment completed greater than 3 months, no excessive alcohol use with normal liver function tests, no combination of hepatitis B and C
Hypertension (high blood pressure)	Stable and good control
Incontinence	Urinary incontinence: Minor problem; symptoms do not limit activities, not due to neurogenic bladder, no catheter use (intermittent or indwelling); Bowel incontinence: No current symptoms and no history of chronic incontinence
Joint or spinal injection/joint replacement	Six months or longer from date of single injection or 12 months or longer if multiple injections, six months or longer from date of joint replacement surgery, symptoms resolved and no limitations in activity; favorable build with BMI less than 35. If injections are given in a series of 3, it is considered one occurrence and eligible for consideration 6 months after date of last injection in the series.

Condition	Underwriting guidelines
Lyme disease	Symptoms do not limit activities; no treatment in past six months and fully resolved with no complications
Macular degeneration	Symptoms do not limit activity or ADL; no progressive symptoms or progressive loss of vision, not treated with VEGF in the past 2 years
Meningioma	Single meningioma 1 cm or less in size, stable for 3 years, imaging within past 2 years, no neurological symptoms or seizures, not located in cerebellum or brain stem. If surgically removed, completely resected without need for radiation therapy
Migraines/Headaches	Symptoms do not limit daily activities or lifestyle
Mitral valve disease/ prolapse	Mild with no symptoms; no coexisting history of atrial fibrillation, coronary artery disease or peripheral vascular disease, no anticipated surgery, no limitations in daily activity
Monoclonal gammopathy of undetermined significance (MGUS)	Current age over 50, stable blood tests, no bone lesions, no anemia, no hypercalcemia or renal insufficiency, follow up for condition within 24 months
Neuropathy	Treated with less than two medications; mild symptoms; does not interfere with ADL or limit activity; no coexisting history of diabetes
Osteoporosis	Stable; no height loss of more than two inches; no history of hip or compression fractures; symptoms do not limit activities; bone density T-score (-3.4) or more positive. No coexisting history of spinal stenosis, surgically treated scoliosis, kyphosis or vertebroplasty; no opioid or steroid use, and excludes a BMI < 20 in a current smoker
Paget's disease	Mild symptoms; symptoms do not limit activities
Peripheral vascular disease (PVD)	No cigarette use in past 12 months; symptoms do not limit activity; no coexisting history of stroke, TIA, atrial fibrillation, heart condition, diabetes, or coronary artery disease, no surgery last 6 months, no anticipated vascular surgery
Pituitary tumor	Stable in size, less than 1 cm, imaging within past 2 years, asymptomatic with no visual symptoms, no elevated prolactin levels in the past 12 months, compliant with recommended treatment
Psoriasis	Mild to moderate skin symptoms; see arthritis if joint symptoms or involvement
Polycythemia	If mild, stable, due to testosterone use and well-followed
Polymyalgia rheumatica	Symptoms do not limit activities; no chronic pain; no opioid, immunosuppressant or steroid medication use; no transcutaneous electrical nerve stimulation (TENS) unit use; no treatment in past 12 months
Pulmonary embolism	Single episode, greater than 6 months ago with no residual underlying pulmonary disorder or symptoms
Sarcoidosis	No cigarette use in past 12 months; no ongoing symptoms or current treatment, treated with one or less medications
Sleep apnea	Mild to moderate, controlled with or without CPAP machine; severe sleep apnea treated with CPAP; no cigarette use in the past 12 months; favorable build, no ongoing symptoms
Spinal stenosis/ spondylosis	Symptoms do not limit activities; no chronic pain; no opioid, immunosuppressant or steroid medication use; not treated with four or more medications; no coexisting history of osteoporosis, surgically treated scoliosis or kyphosis; no pending surgery, meets criteria for joint injections
Stroke	Single episode, more than 12 months ago; no residual impairments; fully recovered; no cigarette use in past 12 months; no coexisting history of TIA, coronary artery disease, congestive heart failure, cardiomyopathy, atrial fibrillation, or diabetes
Thrombocytopenia	Mild and stable, not on any medication, platelet counts > 100,000
Transient ischemic attack (TIA)	Single episode, more than six months ago; no residual impairments; fully recovered; no cigarette use in past 12 months; no coexisting history of stroke, coronary artery disease, congestive heart failure, cardiomyopathy, atrial fibrillation, or diabetes
Tremors	Stable essential tremor, not due to Parkinson's disease or other neurological condition, no limitations in daily activities or lifestyle

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Not FDIC-insured
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May go down in value

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