



Lincoln underwriting: Hassles be gone!



No MD exam

No MD exam needed up to \$50M!
 No MD exam for older ages with new Get Up and Go Exam
 No EKG on ages 15–40 up to \$10M



Awesome extended timeframes for evidence requirements

	Ages 0–69	Age 70+
Paramed and MD exam	Up to 12 months	Up to 6 months
Chem profile, urine specimen	Up to 12 months	Up to 6 months
Resting EKG	12 months	
Treadmill EKG	24 months (if resting EKG is available within 90 days)	
PHI/inspection report	12 months	
MVR	6 months	

Say yes to Lincoln underwriting	
Yes	Top industry talent
Yes	Strong, trusting relationships with our partners
Yes	Competitive underwriting offers

Order your copy
of Lincoln's
Underwriting
Guidelines today!



Order code:
UL-UW-BRC001

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

©2009 Lincoln National Corporation

www.LincolnFinancial.com

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

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

LCN0908-2033492
LIF-UL-09-0527
UL-UW-FLI002_Z01
POD 8/09 **Z01**
Order code: UL-UW-FLI002

Important disclosures. Please read.

Lincoln life insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Products and features are subject to state availability. Limitations and exclusions may apply.

Variable universal life prospectuses are available upon request.



Hello future.®

For agent or broker use only. Not for use with the public.