

Guaranteed Issue Underwriting Program

- **Streamlined Underwriting**
- **Ten or More Lives**
- **No Medical Questions**
- **Non-Tobacco and Tobacco Rates**

Guidelines:

- Executive, managerial or professional occupations only.
- There must be a clear definition of insurability.
- Minimum of 10 eligible lives through at 65.
- 100% participation of the eligible group required.
- U.S. citizens only.
- Preferred Plus and Preferred rate classes are unavailable.
- Maximum issue per life is \$5,000,000.
- Eligible employees must be actively at work on a full-time basis. Full-time means working at least 30 hours per week and participating in the organization's employee benefit plans. Eligible employees must not have been absent from work for illness more than a week at a time in the past 12 months.
- No individual selection of amount of insurance.
- ANY EMPLOYEE KNOWN TO BE UNINSURABLE OR HIGHLY SUBSTANDARD SHOULD BE IDENTIFIED.
- Average age of the eligible group must be 55 or younger.
- Face amount for the most highly insured employee must not be greater than five (5) times the average face amount.
- Subsequent increases must be planned for at the time of original underwriting. Maximum increase to a total amount of \$5,000,000 with no more than 20 percent increase per year.
- Amount in excess of the guaranteed issue amount will be fully underwritten.
- Simplified issue layer may be available to supplement these limits.
- To apply for a Guaranteed Issue offer from Underwriting, complete a Pre-Sale Questionnaire Form, BJ-8311, attach a census and e-mail to jeff.mahanes@LFG.com or fax to Jeff Mahanes at 336-336-2714; phone: 336-691-3817 or peter.krukiel@LFG.com or fax to Peter Krukiel at 800-682-1645; phone: 603-226-5532. The census should be an Excel attachment and include each participant's name, DOB, age, tobacco status, face amount, premium and job title, if available.

Guaranteed Issue Limits 100% Participation Required

Employee Owned

Number of Eligible Employees	Issue Limit Per Life
10 to 14	\$10,000 x number of lives
15 to 19	\$15,000 x number of lives
20 to 24	\$20,000 x number of lives
25+	\$25,000 x number of lives

Example

Lives		Lives	
10	\$100,000	25	\$625,000
15	\$225,000	50	\$1,250,000
20	\$400,000	100	\$2,500,000

Corporate Owned (COLI)

Number of Eligible Employees	Issue Limit Per Life
10 to 14	\$15,000 x number of lives
15 to 19	\$30,000 x number of lives
20 to 74	\$40,000 x number of lives
75+	\$50,000 x number of lives

Example

Lives		Lives	
10	\$150,000	25	\$1,000,000
15	\$450,000	50	\$2,000,000
20	\$800,000	100	\$5,000,000

The Guaranteed Issue program has been designed to facilitate the enrollment process of multiple life cases. The success of this program relies on the dedication of the producers to proper field underwriting and the completeness of case submission. Our intention is to continue the program, provided the program's results remain consistent with our expectations. We reserve the right to amend the program and to limit the availability of certain products for this program as well as adjust our compensation for the products offered.

Life insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. 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 Lincoln Life & Annuity Company of New York.**

Products and features subject to state availability.
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