



UNDERWRITING GUIDELINES

SIMPLIFIED ISSUE UNDERWRITING PROGRAM

- **Streamlined Underwriting**
- **Just 5 Medical Questions**
- **Five or More Lives**
- **Non-Tobacco and Tobacco Rates**

Products Available: *Lincoln LifeCurrentSM UL, Lincoln LifeGuaranteeSM UL, Lincoln LifeGuaranteeSM Plus UL, Lincoln LifeReserveSM UL, Lincoln LifeReserveSM Exec UL, Lincoln LifeElementsSM UL and Lincoln LifeElementsSM Indexed UL.* Producers should check product availability in their state.

Level 1: Non-Medical Application Form, LFF06312 (check state approval list for correct version), and MIB authorization.

Level 2: Level 1 requirements plus urinalysis/HIV test, attending physician's statements upon request.

Guidelines:

- Executive, managerial or professional occupations only.
- There must be a clear definition of insurability.
- Minimum of five (5) eligible lives through at 65.
- At least 75 percent participation of the defined class required.
- U.S. citizens only.
- Preferred Plus and Preferred rate classes are unavailable.
- Maximum increase to a total amount of \$1,800,000 with no more than a 20 percent increase of original face amount per year. Subsequent increases must be planned for at the time of original underwriting and will follow the same guidelines.
- 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.
- Amounts in excess of the Simplified Issue limits will be fully underwritten.
- To apply for a Simplified Issue offer from Underwriting, complete a Pre-Sale Questionnaire Form, BJ-8311, attach a census and e-mail to ed.slotterback@LFG.com or fax to Ed Slotterback at 336-335-2431. 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.

Simplified Issue Limits

		75% Participation		100% Participation	
Number of Employees	Issue Age	Level 1	Level 2	Level 1	Level 2
5-10	19-60	\$100,000	\$200,000	\$200,000	\$400,000
	61-65	\$50,000	\$100,000	\$100,000	\$200,000
11-20	19-60	\$200,000	\$400,000	\$300,000	\$600,000
	61-65	\$100,000	\$200,000	\$150,000	\$300,000
21-50	19-60	\$400,000	\$800,000	\$500,000	\$1,000,000
	61-65	\$200,000	\$400,000	\$250,000	\$500,000
51 and over	19-60	\$500,000	\$1,000,000	\$750,000	\$1,500,000
	61-65	\$250,000	\$500,000	\$375,000	\$750,000

Special Limits for Premier Partners Using LifeComp®:

		100% Participation
Number of Employees	Issue Age	Level 2
3 or 4	19-60	\$400,000
	61-65	\$200,000

Our Simplified 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.