To determine if you are a good candidate for Lincoln MoneyGuard solutions:

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).

Presubmission underwriting considerations

**POSTPONE submitting a Lincoln MoneyGuard application** if you are currently receiving medical treatment or medical treatment is pending. For example:

<table>
<thead>
<tr>
<th>If you:</th>
<th>You should wait to submit your application until:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received any joint injections with a cortisone or other steroid medication in the last 6 months</td>
<td>6–12 months (depending on reason for injection and if there were multiple injections — discuss with your advisor)</td>
</tr>
<tr>
<td>Are currently receiving or scheduled for physical therapy or receiving more than twice monthly maintenance chiropractic care</td>
<td>At least 30 days after the date of your last physical therapy treatment and you have been released from care (You must be back to 100% activity without limitations.)</td>
</tr>
<tr>
<td>Have surgery scheduled in the next 6 months</td>
<td>At least 3 months post-operative</td>
</tr>
<tr>
<td>Have been advised to have surgery that is not yet completed</td>
<td>Fully recovered</td>
</tr>
<tr>
<td>Are currently being evaluated for an undiagnosed medical condition</td>
<td>Back to 100% activity and released from all medical and doctor’s care</td>
</tr>
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<td>• Received any joint injections with a cortisone or other steroid medication in the last 6 months</td>
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<td>Back to 100% activity and released from all medical and doctor’s care</td>
</tr>
</tbody>
</table>

**DISQUALIFYING conditions for Lincoln MoneyGuard solutions are noted below:**

- Alzheimer’s disease, dementia, or taking medication for memory loss
- Congestive heart failure
- Heart attack, heart or carotid artery surgery within the past 6 months
- An implantable defibrillator
- Osteoporosis with a compression fracture or height loss of two or more inches
- Rheumatoid arthritis taking Prednisone or a biologic agent (Enbrel, Humira, Remicade, Rituxan, Kineret, Actemra, Orencia, Cimzia, etc.)
- Type 1 diabetes
- Dialysis treatment or chronic kidney disease
- Organ transplant recipient
- Moderate to severe emphysema or moderate to severe chronic obstructive pulmonary disease (COPD)
- Oxygen use for any reason
- Cancer — certain breast, colon, prostate and lung cancers may qualify within 6–12 months of completion of treatment depending on the pathological staging of the tumor, treatment type, and time from completion of treatment.
- All other cancer types and recurrent cancer conditions are not considered until at least 3 years from completion of successful treatment, depending on the pathology of tumor, treatment type and type of cancer. Nonmelanoma skin cancers can qualify without any wait period.
- Transient ischemic attack (TIA) within the past 6 months or two or more TIAs
- Stroke within the past 12 months, multiple stroke history, or stroke with significant cardiac disease history
- Parkinson’s disease, multiple sclerosis or muscular dystrophy
- Use of any narcotic drug or prescription pain medication currently or within the last 3 months (dental work narcotic pain prescription medications are excluded)
- Height and weight: if your BMI (body mass index) is less than 17 or greater than 42. To calculate BMI visit: www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm.
- Use of a cane of any variety, walker or wheelchair currently or within the last 12 months
- Issuance of or requirement and use of a handicap parking permit due to physical limitations or medical conditions
- Currently collecting any type of disability payments
- Cardiomyopathy within the past 3 years
- Use of any medication on the Lincoln Medication Decline List
- History of falls due to gait disturbance or dizziness, or two or more falls in the last 36 months
- Severe sleep apnea with no treatment
- Bipolar disorder, mania, recurrent major depression, or schizophrenia
- Any medical condition that has restricted your mobility or has impacted ADLs in any way
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 postpone 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 advisor for guidance.

If you are going to proceed with submitting an application, please review the Personal History Interview instructions. This document will help you prepare for the Personal History Interview.

Important information:

Lincoln MoneyGuard® Reserve, and Lincoln MoneyGuard® II are universal life insurance policies with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR), or Long-Term Care Extension of Benefits Rider (LEBR) on Lincoln MoneyGuard® II, is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Return of Premium Rider (ROPR) may be included at issue on one-time payment policies for issue ages 30–69 on Lincoln MoneyGuard® Reserve policies. On Lincoln MoneyGuard® II policies, the return of premium options are offered through the Value Protection Rider (VPR) available at issue; Base option (1) is included in the policy cost; Graded option (2) is available at an additional cost. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made, and it will have tax implications. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions, and/or reductions. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner. For costs and complete coverage details, contact your agent or producer.

Lincoln MoneyGuard® Reserve policies are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider on Rider Form LR851 (8/05), an Extension of Benefits Rider on Rider Form LR852 (8/05), a Return of Premium Rider on Rider Form LR850 (10/07), a Terminal Illness Accelerated Death Benefit Rider on Rider Form LR853 (8/05), a Right to Purchase a Long-Term Care Policy on Endorsement Form LR856 (8/05), and a Nonforfeiture Benefit Rider on Rider Form LR855 (8/05). Lincoln MoneyGuard® Reserve is only available in the state of New York.

Lincoln MoneyGuard® II policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Lincoln MoneyGuard® II is not available in the states of California or New York.

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 issuing insurance company.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.