

Lincoln for Life

Top 10 reasons Lincoln underwriting makes the difference



**Order your
free Lincoln
Underwriting
Guidelines today!**

It includes all the
details you need

about getting your clients' individual
and survivorship Lincoln life policies
issued quickly and efficiently.

Visit the Lincoln Literature Fulfillment
site at www.LincolnFinancial.com.

Order code: UW-GUIDE-BRC001

Price alone doesn't always make the sale. Competitive rates can only make a difference if they are backed by efficient, customer-focused underwriting. Here are 10 important reasons why you should think Lincoln for Life—and for underwriting.

- 1 **Industry leading underwriting**—customer-focused underwriter teams who really know your business
- 2 **No MD exams up to \$50 million face amount, up to age 69**—paramed exam only
- 3 **Exams and blood, HOS, EKG good for one year, up to issue age 69**—treadmills good for two years
- 4 **Table reduction program**—Table 3 to standard up to age 70
- 5 **Liberalized routine APS ordering guidelines**
- 6 **Family history of cancer does not exclude insured from preferred or preferred best risk classification**
- 7 **Nontobacco rate for cigar, pipe, or chewer**—even if insured tests positive for nicotine
- 8 **No PHI under \$1 million, up to age 69**
- 9 **Half the requirements for SUL**—no treadmills for SUL on face amounts up to \$20 million
- 10 **Up to eight weeks of foreign travel can still qualify for preferred and preferred plus**

**Find out more about Lincoln for Life and what it means
for your business. Call your Lincoln representative today.**



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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

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