



# Lincoln lab-free underwriting

Presubmission qualification guidelines utilizing *LincXpress*® Tele-App

The *LincXpress* Tele-App process offers the opportunity to waive labs for qualifying clients. Use this guide to determine if your client may qualify for lab-free underwriting.\*

## General lab-free qualification guidelines

- Clients ages 18–60
- Face amount: \$1 million or less
- No major medical conditions
- Within height/weight limits
- Applicant is a U.S. citizen or permanent resident

## Nonmedical conditions that prompt the need for labs/vitals

- Use of tobacco products
- Parent or sibling death from cardiovascular disease or stroke before age 60
- Bankruptcy in the last 5 years
- History of DUI or distracted driving convictions in the last 5 years
- History of multiple motor vehicle violations in the last 3 years
- Felony conviction in the last 5 years and/or currently on probation or parole
- Hazardous sports activity (vacation participation or club activity is usually fine)
- Pilot without Instrument Flight Rules (IFR) qualification
- Submission of a prior trial (informal) or formal application to Lincoln Financial Group within the last 12 months
  - If there are valid labs on file from a previous formal submission, they may be used in place of ordering new labs.

## Medical conditions that prompt full underwriting

Alcohol abuse and/or treatment	Dementia/Alzheimer's disease	Hypertension with average blood pressure readings above 140/85
Atrial fibrillation	Diabetes/gestational diabetes	Kidney disease
Bipolar disorder	Drug abuse and/or treatment	Melanoma
Cancer history (other than basal and squamous cell skin cancers)	Emphysema	Multiple sclerosis (MS)
Cardiomyopathy	Epilepsy/seizure	Muscular dystrophy (MD)
Elevated cholesterol without treatment	Gastric bypass/lap band	Parkinson's disease
Chronic obstructive pulmonary disease (COPD/emphysema)	Heart disease/surgery (all types)	Peripheral artery disease (PAD)/ peripheral vascular disease (PVD)
Cirrhosis	Hepatitis B or C	Prescription narcotic use
Crohn's disease	Huntington's disease	

\*Not available with Lincoln *MoneyGuard*® solutions or *Lincoln LifeElements*® One-Year Term. For lab-free underwriting guidelines specific to *Lincoln TermAccel*® Level Term, reference page 7 of order code UW-GUIDE-BRC002.

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

## Height and weight guidelines

Our height and weight guidelines apply to both men and women. We use these guidelines with your client's event and medical history to help determine policy approval.

Height	Weight	Height	Weight
4'8"	82-138	5'9"	125-209
4'9"	85-143	5'10"	129-216
4'10"	88-148	5'11"	133-222
4'11"	91-153	6'0"	136-228
5'0"	94-158	6'1"	140-235
5'1"	98-164	6'2"	144-241
5'2"	101-169	6'3"	148-248
5'3"	104-175	6'4"	152-254
5'4"	108-180	6'5"	155-261
5'5"	111-186	6'6"	159-267
5'6"	114-192	6'7"	163-274
5'7"	118-198	6'8"	168-281
5'8"	122-203	6'9"	172-288

**Have questions? Contact your Lincoln Underwriting team.  
We are here for you!**

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

©2018 Lincoln National Corporation

[LincolnFinancial.com](http://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.

LCN-2206905-080918

POD 9/18 Z05

Order code: UW-NOLAB-FLI001



Affiliates include broker-dealer/distributor Lincoln Financial Distributors, Inc., Radnor, PA, and insurance company affiliates The Lincoln National Life Insurance Company, Fort Wayne, IN, and Lincoln Life & Annuity Company of New York, Syracuse, NY.

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