

# No ifs ands or butts

Look to Lincoln underwriting for clients who like cigars

## Special considerations for non-cigarette tobacco-using clients

Do any of your clients suffer from high life insurance premiums simply because they enjoy cigars or pipes? Lincoln's dedicated customer-focused underwriting takes a client's entire risk profile into account.

## Lincoln offers the standard nonsmoker risk classification to tobacco-using individuals who

- Meet all standard criteria and other criteria described in underwriting guidelines
- Use chewing tobacco, pipe or cigars
- May test positive for nicotine by urine sample
- Have not used cigarettes in the past 12 months

Lincoln delivers a variety of special programs to help meet the needs of your clients.

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



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

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

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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LCN-1392326-011316  
 POD 1/16 Z04  
 Order code: UW-TOBAC-FLI001



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