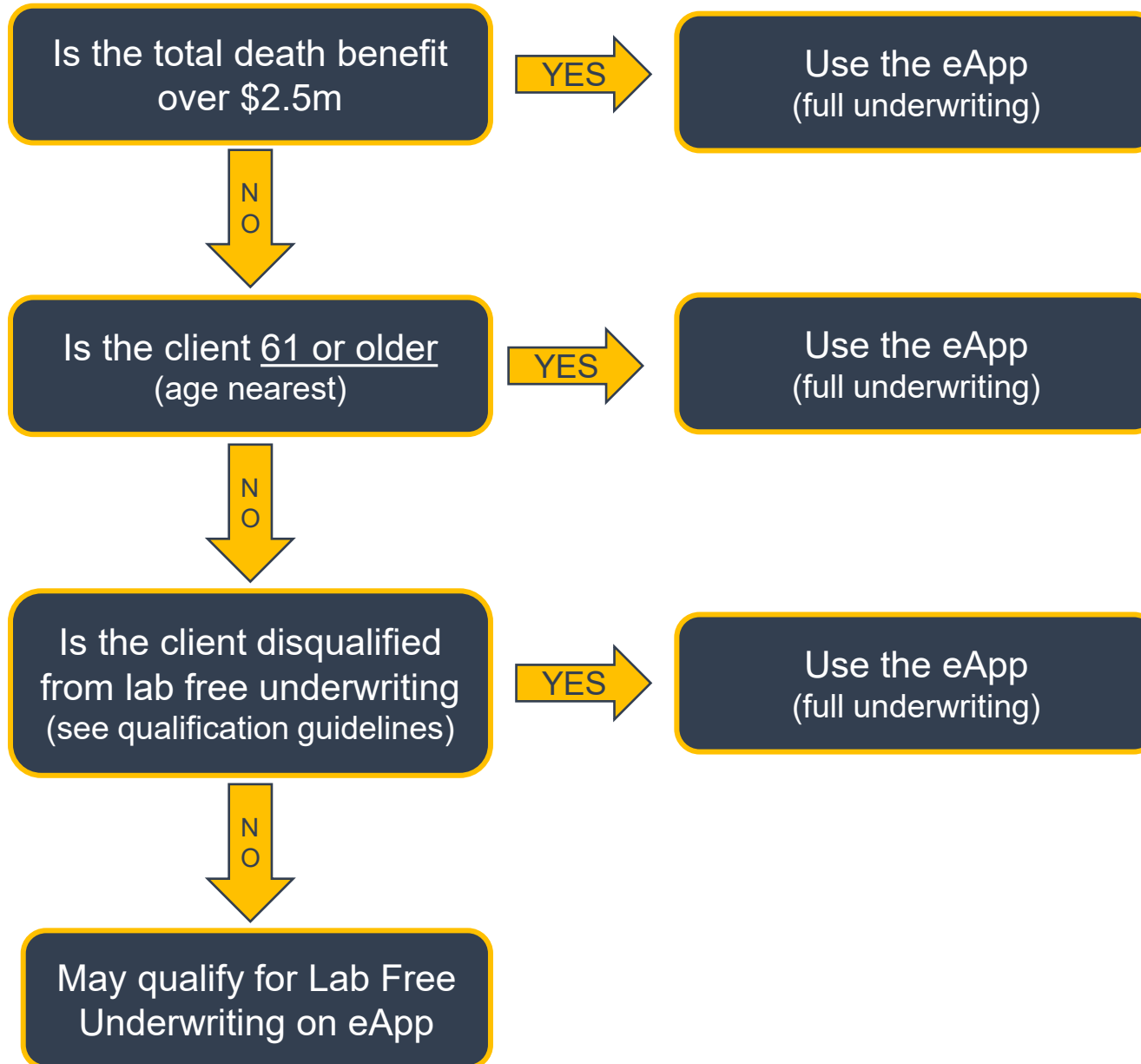


Does your Client Qualify for Lab Free?

Lincoln eApp



eApp:

- **NEW** Can apply for 2 products on 1 App
- **NEW** Possible lab free underwriting
- **NEW** Real-Time Offer
- Can be eDelivered
- Client completes background questions at submission
- Client must complete interview after submission – Med Qs (online or tele)

Lincoln Lab-Free Consideration

Pre-submission qualification guidelines

Medical conditions that prompt the need for labs/vitals

Alcohol abuse and/or treatment	Atrial fibrillation	Bipolar disorder	Cancer history (other than basal and squamous cell skin cancers)
Carotid artery disease	Elevated cholesterol without treatment	Chronic obstructive pulmonary disease (COPD/emphysema)	Crohn's disease/ulcerative colitis
Diabetes/gestational diabetes	Drug abuse and/or treatment	Emphysema	Epilepsy/seizure
Gastric bypass/lap band	Heart disease/surgery (all types)	Hepatitis B or C	Hypertension
Kidney disease	Melanoma	MIB and Prescription database results that indicate adverse medical history	Multiple sclerosis (MS)
Peripheral artery disease (PAD)/ peripheral vascular disease (PVD)	Prescription narcotic use	Note: This list is not all-inclusive. Due to the complexity of individual medical histories, multiple medical conditions could prompt the need for labs/vitals, even if not listed below.	

Nonmedical conditions that prompt the need for labs/vitals

- Use of cigarettes, e-cigarettes, vaping products, or herbal cigarettes. (Other tobacco products and/or marijuana use meeting standard non-tobacco or better may qualify for lab-free).
- History of DUI or distracted driving convictions in the last 5 years
- Felony conviction in the last 7 years
- 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.
 - Formal submissions indicating a pending application with another carrier within the last 12 months.

Height and weight guidelines for lab-free consideration

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.

Ages 18 – 44		Ages 45 -60	
Height	Weight	Height	Weight
4'11"	91 - 185	4'11"	91 – 190
5'0"	94 - 192	5'0"	94 – 197
5'1"	98 – 198	5'1"	98 – 203
5'2"	101 – 205	5'2"	101 – 210
5'3"	104 – 211	5'3"	104 – 217
5'4"	108 – 218	5'4"	108 – 224
5'5"	111 – 225	5'5"	111 – 231
5'6"	114 – 232	5'6"	114 – 238
5'7"	118 – 239	5'7"	118 – 245
5'8"	122 – 246	5'8"	122 – 253
5'9"	125 – 253	5'9"	125 – 260
5'10"	129 – 261	5'10"	129 – 268
5'11"	133 – 268	5'11"	133 – 276
6'0"	136 – 276	6'0"	136 – 283
6'1"	140 – 284	6'1"	140 – 291
6'2"	144 – 292	6'2"	144 – 299
6'3"	148 - 300	6'3"	148 - 308
6'4"	152 - 308	6'4"	152 - 316
6'5"	155 - 316	6'5"	155 - 324