

Lincoln lab-free consideration

Presubmission qualification guidelines

Lincoln's ticket submission processes offer the opportunity to waive labs for qualifying clients. Use this guide to determine if your client may qualify for lab-free consideration.*

General lab-free qualification guidelines

- Clients ages 18–60
- Face amount: \$2,500,000 or less
- Consideration for all preferred plus, all preferred and most standard rate classes
- No major medical conditions
- Within height/weight limits
- Maximum lifetime lab-free consideration is \$2,500,000
- Applicant is a U.S. citizen or permanent resident green card holder

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 nontobacco or better may qualify for lab-free).
- 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 7 years
- Hazardous sports activity (vacation participation or club activity is usually fine)
- Private 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.
 - Formal submissions indicating a pending application with another carrier within the last 12 months.

Medical conditions that prompt the need for labs/vitals

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.

- 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)
- Chronic prescription narcotic use

* Note: Lab-free consideration is not available in New York, with Lincoln *MoneyGuard*® solutions or *Lincoln LifeElements*® One-Year Term.

Insurance products issued by:
The Lincoln National Life Insurance Company

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 | |
|------------|-----------|
| Height | Weight |
| 4'8" | 82 – 167 |
| 4'9" | 85 – 173 |
| 4'10" | 88 – 179 |
| 4'11" | 91 – 185 |
| 5'0" | 94 – 192 |
| 5'1" | 98 – 198 |
| 5'2" | 101 – 205 |
| 5'3" | 104 – 211 |
| 5'4" | 108 – 218 |
| 5'5" | 111 – 225 |
| 5'6" | 114 – 232 |
| 5'7" | 118 – 239 |
| 5'8" | 122 – 246 |
| 5'9" | 125 – 253 |
| 5'10" | 129 – 261 |
| 5'11" | 133 – 268 |
| 6'0" | 136 – 276 |
| 6'1" | 140 – 284 |
| 6'2" | 144 – 292 |
| 6'3" | 148 – 300 |
| 6'4" | 152 – 308 |
| 6'5" | 155 – 316 |
| 6'6" | 159 – 324 |
| 6'7" | 163 – 332 |
| 6'8" | 168 – 341 |
| 6'9" | 172 – 349 |

| Ages 45–60 | |
|------------|-----------|
| Height | Weight |
| 4'8" | 82 – 171 |
| 4'9" | 85 – 177 |
| 4'10" | 88 – 184 |
| 4'11" | 91 – 190 |
| 5'0" | 94 – 197 |
| 5'1" | 98 – 203 |
| 5'2" | 101 – 210 |
| 5'3" | 104 – 217 |
| 5'4" | 108 – 224 |
| 5'5" | 111 – 231 |
| 5'6" | 114 – 238 |
| 5'7" | 118 – 245 |
| 5'8" | 122 – 253 |
| 5'9" | 125 – 260 |
| 5'10" | 129 – 268 |
| 5'11" | 133 – 276 |
| 6'0" | 136 – 283 |
| 6'1" | 140 – 291 |
| 6'2" | 144 – 299 |
| 6'3" | 148 – 308 |
| 6'4" | 152 – 316 |
| 6'5" | 155 – 324 |
| 6'6" | 159 – 333 |
| 6'7" | 163 – 341 |
| 6'8" | 168 – 350 |
| 6'9" | 172 – 359 |

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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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Have questions? Contact your Lincoln Underwriting team.
We're here for you!

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