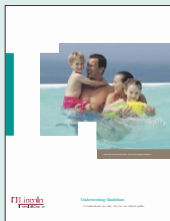


Lincoln delivers



Underwriting Guidelines: Lincoln individual and survivorship products

Lincoln's Underwriting

Guidelines brochure gives detailed underwriting information about Lincoln life insurance products.

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? At Lincoln, we understand that providing dedicated customer-focused underwriting means taking a client's entire risk profile into account.

That's why Lincoln offers the standard nonsmoker risk classification on permanent and term life insurance 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. This kind of dedicated customer-focused underwriting has helped us become a top distributor of life insurance.

[Click here for a copy of the Lincoln underwriting guidelines.](#)
For more details regarding Lincoln's underwriting, programs, and products, contact

BENCHMARK INSURANCE GROUP

800-998-9997

benchmarkigroup@carolina.rr.com

www.benchmarkigroup.com

Claims-paying ability

	The Lincoln National Life Insurance Company	Lincoln Life & Annuity Company of New York
A.M. Best	A+ (2nd highest of 16)	A+ (2nd highest of 16)
Fitch	AA (3rd highest of 21)	AA (3rd highest of 21)
Moody's	Aa3 (4th highest of 21)	Aa3 (4th highest of 21)
Standard & Poor's	AA (3rd highest of 21)	AA (3rd highest of 21)

These ratings apply only to the company's claims-paying ability and do not imply approval of the product. As of October 27, 2008, these ratings represent the most recently affirmed ratings by the respective agencies. Individual issuing companies are separately responsible for satisfying their own financial and contractual obligations.

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

©2008 Lincoln National Corporation

www.LFD.com

Lincoln Financial Distributors, Inc., a broker/dealer, is the wholesale distribution organization of Lincoln Financial Group. 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.

LCN0810-2021978
LIF-GEN-08-0492
LIF-CC-FLI009_Z02
PDF 11/08 Z02

Order code: LIF-CC-FLI009

Important disclosures. Please read.

Lincoln life insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Products and features subject to state availability.



Hello future.®

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



UNDERWRITING GUIDELINES

Table Reduction Program Plan Guidelines

<ul style="list-style-type: none">• <u>Ages up to 70</u>, maximum face amount is <u>\$10,000,000</u>.
<ul style="list-style-type: none">• <u>Permanent products only</u> are eligible for this program. The MoneyGuard® Series, any term product, and all term riders are excluded from this program.
<ul style="list-style-type: none">• Medical impairments with Table rating of Table C or less will be reduced to standard on individual products. <u>Both lives on survivorship products can be reduced to standard</u> provided both are Table C or less, up to maximum age 70.
<ul style="list-style-type: none">• <u>Table C to Standard Program includes medical flat extra ratings of \$5.00 per thousand or less</u> that will be reduced to standard except when combined with a table rating.
<ul style="list-style-type: none">• Non-medical flat extra ratings for aviation, avocation, motor vehicle and foreign residence or travel are not eligible for the program.
<ul style="list-style-type: none">• The underwriter or medical director may exclude a case from the program at their discretion.