



The Lincoln Leader

Life Insurance

Underwriting Preferred Criteria – More Great News!

Lincoln has made extensive improvements to its Underwriting Requirements, Preferred Guidelines, Foreign National Guidelines and Medical Impairments Manual that reflect our industry leading philosophy.

Lincoln's approach (since 2008) to have different preferred criteria for older ages has been unique and successful in the industry! We've come up with more Preferred guideline changes to make it easier to do business with Lincoln. Check out the list below for more details:

NEW Criteria – Effective May 16, 2011:

- **Personal History** (Preferred only): Big News ... Personal History now allows certain qualifying cancers – including thyroid, uterine, cervical, prostate, testicular and still includes benign skin cancer.
- **Cholesterol/ HDL** (Preferred Plus and Preferred): Will utilize the Cholesterol/HDL ratio only. The total cholesterol is no longer a factor (unless ratable).
- **Blood Pressure** (Preferred Plus and Preferred): All ages with treated hypertension are now eligible to qualify.
- **Motor Vehicle** (Preferred Plus and Preferred): Will now allow up to 3 non-ratable moving violations in the past 3 years (previously 2)
- **Aviation** (Preferred only): Pilots may qualify for preferred without an IFR (instrument flight rating) if insured has 1000 hours of flight hours and flies between 25 – 250 hours per year.
- **Family History** (Preferred Plus and Preferred): More Big News ... Family history of diabetes is no longer a factor in determining eligibility for Preferred or Preferred Plus.

For additional information, please contact your Underwriting Team or any Divisional Chief Underwriter. The last issue of the Lincoln Life Leader focused on Reinsurance Programs and Non-Medical Requirements. The next issue of the Lincoln Life Leader will focus on enhanced Foreign Risk guidelines.

Headlines

[Underwriting Preferred Criteria – More Great News](#)

[Lincoln Reintroduces the VUL Dollar Cost Averaging Program](#)

Coming Soon! Lincoln LifeElements® Level Term (2011)

[New Business Servicing Agent Changes](#)

[New Business Review Committee Quarterly Update](#)

[Competitive Intelligence Update](#)

State Approvals

[Click here to view the current product availability charts](#)