

MoneyGuard[®] Reserve Quick View

Streamlined Underwriting Impairment Guide

Clients should be prepared to provide as much of this information as they can in their phone interview.

Declines for MoneyGuard Reserve in Streamlined Process

<ul style="list-style-type: none"> ADL deficits AIDS Alcoholism (active) ALS (Lou Gehrig's Disease) Alzheimer's/Dementia Arthritis (Rheumatoid): on Rx steroids, methotrexate Ascites (present) Balance Disorder Bi-polar Disease Build – in excess of 300 lbs. (any height) Cane/Walker/Wheelchair use Cardiomyopathy 	<ul style="list-style-type: none"> Cirrhosis CHF (congestive heart failure) Depression (severe or hospitalized within 5 years) Diabetes (poor control: complications=nephropathy, neuropathy, retinopathy) Emphysema (current smoker) Falls (>1 in past year) Fibromyalgia: chronic, moderate/severe Gait Impairment Glomerulonephritis Handicap parking placard, plate or sticker Hepatitis C (current, chronic) 	<ul style="list-style-type: none"> Hydrocephalus Kidney Failure Leukemia Lupus (systemic) Macular Degeneration (progressive) Memory Loss Mental Retardation Multiple Myeloma Multiple Sclerosis (MS) Muscular Dystrophy Myasthenia Gravis Osteoporosis (T>-3.5; Fractures) Oxygen Use 	<ul style="list-style-type: none"> Paralysis Paraplegia/*Quadriplegia Parkinson's Disease Polymyalgia Rheumatica – on steroids Polycystic Kidney Disease Scleroderma Stroke (within 6 mos.); residuals Transplants (any internal organ) Resides in Assisted Living Facility (including Continued Care Retirement Communities) Receives disability benefits
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Impairments that may be acceptable (for MG Reserve in Streamlined Process)

Addison's Disease – stable	Epilepsy – no seizures past 2 years
Alcoholism – recovered for 4 yrs	Hypertension (high blood pressure) – stable; on Rx
Angina – past history only; no current symptoms; favorable cardiovascular risk factors (BP, build, lipids)	Hypothyroidism – on Rx
Anxiety – mild; stable on Rx	Incontinence – minor problem; does not interfere with lifestyle
Aortic/ Mitral Insufficiency – mild; asymptomatic; no anticipated surgery	Mitral Valve Prolapse – stable
Asthma – mild sx; no oral steroids	Osteoporosis – mild; on Rx. Depending on bone density T score
Atrial fibrillation – no complications; stable; no co-existing heart condition, stroke or diabetes history	Pacemaker – inserted > 1 yr; stable
Bronchiectasis – mild, few sx	Paget's Disease
Cancer (see separate guide below)	Peripheral Vascular Disease – surgical treatment, fully recovered, no post-op symptoms
Coronary Artery disease: (angioplasty or bypass) – onset > age 60; favorable risk factors (BP, build, lipids, aspirin use); no ongoing symptoms; no other chronic health impairments	Sleep Apnea – mild, stable, controlled (+/- CPAP)
Crohn's Disease – stable; mild symptoms, no weight loss; no oral steroids	Stroke – single mild episode; no residuals; fully recovered; no co-existing CAD or diabetes
Depression – mild; stable on Rx	TIA – no residuals
Diabetes – adult onset; good control; favorable cardiovascular risk factors (BP, build, lipids)	Ulcerative Colitis – (see Crohn's Disease)

Postponement Periods:

(>6 months+ from the date of the event – do not submit until this time has elapsed)

<ul style="list-style-type: none"> Stroke TIA CAD – Bypass surgery, angioplasty Heart Attack Carotid Artery surgery Heart Valve Replacement surgery 	<ul style="list-style-type: none"> Joint Replacements (recovered, normal activity level, released from doctor's care, no devices for ambulation) Surgery pending (will wait to review until after surgery and recovery period) Cancer – Treatment with radiation or chemotherapy (wait 6 months from date treatment is completed)
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Cancers:

Must have completed all treatment (including surgery, chemotherapy, radiation)

- The underwriting decision (Breast, Prostate, Colon, others) depends on the pathology report data which should include: ***stage, grade, size of tumor, lymph node involvement, type of treatment.**
- Skin Cancer: non-melanoma; localized
- Prostate Cancer: treated with prostatectomy or radiation; undetectable PSA level; regular follow-up care with physician.
- Breast Cancer: localized disease, no lymph node involvement, early stage, completed treatment (lumpectomy or radiation/chemo or mastectomy)

MoneyGuard[®] Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. MoneyGuard Reserve is issued on Policy Form LN850 (8/05) and Convalescent Care Benefits Rider on Form LR851 (8/05) and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN. Products and features are subject to state availability. This policy has exclusions and limitations and is subject to policy terms and conditions. Two year suicide and contestability provisions apply (one year in some states). LLA0609-02221

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