



Lincoln Preferred Criteria (Standard Risk With No Extra Mortality)

CRITERIA	PREFERRED PLUS NON-TOBACCO	PREFERRED NON-TOBACCO
Tobacco Use	No tobacco/nicotine products in 36 months. Occasional cigar use of up to 12 cigars a year with a urine specimen negative for nicotine.	No tobacco/nicotine products in 24 months. Occasional cigar use of up to 24 cigars a year with a urine specimen negative for nicotine.
Personal History	No personal history of cardiovascular disease, diabetes and/or cancer (excluding benign skin cancer)	No personal history of cardiovascular disease, diabetes and/or cancer (excluding benign skin cancer) under age 70 Ages 70 and up –see additional criteria for diabetes
Drug & Alcohol History	No history of alcohol or drug abuse within the past 10 years	No history of alcohol or drug abuse within the past 7 years
Family History	<p>Up to age 69</p> <ul style="list-style-type: none"> No deaths of parent or sibling prior to age 65 due to cardiovascular disease or diabetes <p>Age 70 and up</p> <ul style="list-style-type: none"> Disregard family history of cardiovascular disease and diabetes 	<p>Up to age 69</p> <ul style="list-style-type: none"> No deaths of parent or sibling prior to age 60 due to cardiovascular disease or diabetes <p>Age 70 and up</p> <ul style="list-style-type: none"> Disregard family history of cardiovascular disease and diabetes. <p>All Ages If both parents live to age 80, overlook BMI or cholesterol/HDL ratio as long as findings are not ratable</p>
Driving History	No more than 2 moving violations in the past 3 years. No DUI or license suspension in past 5 years.	No more than 2 moving violations in the past 3 years. No DUI or license suspension in past 5 years.
Labs	Blood Tests other than lipids – within normal limits	Blood Tests other than lipids – within normal limits
Cholesterol	<p>Up to age 69 treated and untreated readings</p> <p>Cholesterol < or = to 240 and Cholesterol/HDL ratio < or = to 5.0</p> <p style="text-align: center;">OR</p> <p>Cholesterol < or = to 230 and Cholesterol/HDL ratio < or = 5.5.</p> <p>Age 70 and up</p> <p>Cholesterol < or = to 275 and Cholesterol/HDL ratio < or = 5.5</p> <p>Minimum untreated cholesterol reading is 125</p>	<p>Up to age 69 treated and untreated readings</p> <p>Cholesterol < or = to 265 and Cholesterol/HDL ratio < or = to 5.5</p> <p style="text-align: center;">OR</p> <p>Cholesterol < or = to 250 and Cholesterol HDL/ ratio < or = to 6.5</p> <p>If ratio is < or = to 4.0 disregard total cholesterol</p> <p>Age 70 and up</p> <p>Cholesterol < or = to 299 and Cholesterol HDL/ratio < or = to 7.0</p> <p>Minimum untreated cholesterol reading is 125</p>
Blood Pressure	<p>Up to age 69</p> <ul style="list-style-type: none"> No treated hypertension within past 12 months with a 12 month average of 135/85 or lower. <p>Age 70 and up</p> <ul style="list-style-type: none"> Treated and untreated hypertension within past 12 months with an average of 140/90. Has not been treated for more than 5 years. 	<p>Up to age 69</p> <ul style="list-style-type: none"> Treated hypertension within past 12 months with a 12 month average of 140/90 or lower. <p>Age 70 and up</p> <ul style="list-style-type: none"> Treated and untreated hypertension within past 12 months with an average of 155/90
Aviation and Avocations	No private aviation or ratable avocations or occupations.	No ratable avocations or occupations. For private aviation, if pilot has IFR, 100-250 solo hours, flies between 50 and 250 hours per year, is under age 70, has clean MVR and flies in US and Canada

CRITERIA	PREFERRED PLUS NON-TOBACCO	PREFERRED NON-TOBACCO
Build	Up to age 69 <ul style="list-style-type: none"> BMI of 29 or less BMI > 18 Age 70 and up <ul style="list-style-type: none"> BMI of 30 or less BMI > 19 	Up to age 69 <ul style="list-style-type: none"> BMI of 31 or less BMI > 18 Age 70 and up <ul style="list-style-type: none"> BMI of 32 or less BMI > 19

Additional Criteria for Preferred Non-Tobacco only

Personal History of Diabetes - Age 70 and up

- Type 2, duration 3 years or less
- Oral medications or diet controlled
- Hemoglobin A1c average over past 12 months of 6.0 or lower
- Current urinalysis negative and no history of proteinuria
- No history of retinopathy or neuropathy
- Blood pressure well controlled
- Favorable cardiac workup (for example, negative treadmill, ebct, catheterization, within 2 years)
- Good lipids (meets preferred lipids criteria)

Five Underwriting Classes *Note: Classes may vary by product and age. Check product specifications for available classes*

Preferred Plus Non-Tobacco	Preferred Plus is Lincoln's best risk classification and includes those applicants who have not used tobacco or nicotine in any form in the past 36 months except for the occasional cigar, provided the urine specimen is negative for nicotine and meet all of the Preferred Plus criteria.
Preferred Non-Tobacco	This class is for clients who enjoy exceptional health and have not used tobacco or nicotine in any form in the past 24 months, except for the occasional cigar user, provided the urine specimen is negative for nicotine, have not used cigarettes in the past five years and meet all the Preferred criteria.
Standard Non-Tobacco	This class represents those insureds who have an average life expectancy, and do not meet Preferred criteria. This class includes cigar, pipe, or chewing tobacco users who may test positive for nicotine but excludes cigarette smokers .
Preferred Tobacco	This class is similar to the Preferred Non-Tobacco class where the insured meets all the Preferred criteria, but the insured has cigarette use only within the past 12 months.
Standard Tobacco	This class is similar to the Standard Non-Tobacco class, but the insured has cigarette use only within the past 12 months.

BMI CHART

For Heights and Weights not listed on the chart, go to the following website:

www.findmybmi.org

BMI	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
Height (inches)	Weight in Pounds														
58	91	96	100	105	110	115	119	124	129	134	138	143	148	153	158
59	94	99	104	109	114	119	124	128	133	138	143	148	153	158	163
60	97	102	107	112	118	123	128	133	138	143	148	153	158	163	168
61	100	106	111	116	122	127	132	137	143	148	153	158	164	169	174
62	104	109	115	120	126	131	136	142	147	153	158	164	169	175	180
63	107	113	118	124	130	135	141	146	152	158	163	169	175	180	186
64	110	116	122	128	134	140	145	151	157	163	169	174	180	186	192
65	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198
66	118	124	130	136	142	148	155	161	167	173	179	186	192	198	204
67	121	127	134	140	146	153	159	166	172	178	185	191	198	204	211
68	125	131	138	144	151	158	164	171	177	184	190	197	203	210	216
69	128	135	142	149	155	162	169	176	182	189	196	203	209	216	223
70	132	139	146	153	160	167	174	181	188	195	202	209	216	222	229
71	136	143	150	157	165	172	179	186	193	200	208	215	222	229	236
72	140	147	154	162	169	177	184	191	199	206	213	221	228	235	242
73	144	151	159	166	174	182	189	197	204	212	219	227	235	242	250
74	148	155	163	171	179	186	194	202	210	218	225	233	241	249	256
75	152	160	168	176	184	192	200	208	216	224	232	240	248	256	264
76	156	164	172	180	189	197	205	213	221	230	238	246	254	263	271

