

Lincoln lab-free consideration

Presubmission qualification guidelines utilizing Tele-App

Lincoln's Tele-App process offers 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: \$1 million 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 \$1,000,000
- Applicant is a U.S. citizen or permanent resident

Nonmedical conditions that prompt the need for labs/vitals

- Use of tobacco products
- 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.

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)
- Cardiomyopathy
- Carotid artery disease
- Elevated cholesterol without treatment
- Chronic obstructive pulmonary disease (COPD/emphysema)
- Cirrhosis
- 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
- Multiple sclerosis (MS)
- Muscular dystrophy (MD)
- Parkinson's disease
- Peripheral artery disease (PAD)/peripheral vascular disease (PVD)
- 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

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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		Ages 45-60	
Height	Weight	Height	Weight
4'8"	82-167	4'8"	82-171
4'9"	85-173	4'9"	85-177
4'10"	88-179	4'10"	88-184
4'11"	91-185	4'11"	91-190
5'0"	94-192	5'0"	94-197
5'1"	98-198	5'1"	98-203
5'2"	101-205	5'2"	101-210
5'3"	104-211	5'3"	104-217
5'4"	108-218	5'4"	108-224
5'5"	111-225	5'5"	111-231
5'6"	114-232	5'6"	114-238
5'7"	118-239	5'7"	118-245
5'8"	122-246	5'8"	122-253
5'9"	125-253	5'9"	125-260
5'10"	129-261	5'10"	129-268
5'11"	133-268	5'11"	133-276
6'0"	136-276	6'0"	136-283
6'1"	140-284	6'1"	140-291
6'2"	144-292	6'2"	144-299
6'3"	148-300	6'3"	148-308
6'4"	152-308	6'4"	152-316
6'5"	155-316	6'5"	155-324
6'6"	159-324	6'6"	159-333
6'7"	163-332	6'7"	163-341
6'8"	168-341	6'8"	168-350
6'9"	172-349	6'9"	172-359

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

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