

Professional Advantage Program

No Labs or Exams with an Executive Physical

Lincoln’s Professional Advantage Program is an executive underwriting program featuring a no-lab, no-exam process for up to \$20 million in life insurance coverage for executive or professional clients, and their spouse, who have had an executive physical conducted within the last 18 months.



Program Requirements

Maximum Face Amount	\$20,000,000
Product Availability	Indexed UL and Variable UL (includes survivorship) Excludes Term, Universal Life and Lincoln <i>MoneyGuard</i> ® products
Issue Ages	25-65
Income Requirement	Minimum of \$200,000, annually
Occupation Type	Executive, Professional, White Collar occupations
Citizenship	U.S. Citizens or Green Card holders only
Spousal Benefit	Coverage offered up to \$20,000,000. Spouse must meet Lincoln’s exam criteria
Underwriting Class	Preferred Plus, Preferred, Standard rate classes only. Excludes Table Reduction Program
APS Requirement	Attending Physician Statement (APS) is required and must include the Executive Physical Exam
Executive Physical Exam	The Executive Physical Exam must have been completed within the last 18 months and include a minimum of all criteria required by Lincoln (see page 2 for requirements)
Application Submission	The Application and Non-Medical Part II may be submitted through a traditional paper application, <i>LincXpress</i> ® Tele-App or eApp*. The submission must clearly identify this program for the underwriter. Include a Cover Memo indicating: “Professional Advantage Program case – Exam and Labs Not Required”

NOTE: For cases submitted through the Professional Advantage Program, the total current *inforce* coverage for the individual cannot exceed the \$65 million Jumbo limit. If the total *inforce* coverage exceeds \$65 million, Underwriter approval prior to submission is required.

*eApp is not available for VUL submissions.

Executive Physical Criteria Requirements

To meet Lincoln's requirements for the Professional Advantage Program, the Executive Physical must have been conducted within the last 18 months and be included with the APS submission.

The executive physical may be conducted at the client's local Physician's office, or through a formal program at facilities such as Cleveland Clinic, Mayo Clinic, Duke Executive Health or Elitra Health, so long as Lincoln's minimum criteria requirements, outlined below, are met.

If applying for a survivorship policy, or for an individual spousal policy, the spouse must also have had a physical to include the following criteria within the last 18 months.

- Comprehensive Health Assessment with Personalized Physician's Review and Written Evaluation Report**
- Medical History Review**
- Physical Examination with Vitals, including:**
 - Height
 - Weight
 - Blood Pressure
 - Pulse Reading
- Laboratory Blood Chemistry Tests, including:**
 - Complete Blood Count (CBC)
 - Basic Metabolic Panel (BMP)
 - Lipid Panel
 - Liver Panel
 - TSH
 - HbA1c
- Urinalysis**
- Cardiovascular assessment and counseling, including one or more of the following:**
 - Resting ECG
 - Stress Testing
 - Echocardiogram, EKG or Treadmill EKG
 - CT-Coronary Calcium Score
 - Carotid Artery Testing

For additional information about Lincoln's Professional Advantage Program, contact your dedicated Lincoln Underwriting team.

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. Contractual obligations are backed by the claims-paying ability of the issuing insurance company. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Lincoln Financial Group is the marketing name of Lincoln National Corporation and its affiliates. Only Registered Representatives can sell variable products.