

Five underwriting classes

1. Preferred plus nontobacco

Preferred plus is the best risk classification from Lincoln 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.

2. Preferred nontobacco

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, provided the urine specimen is negative for nicotine) and meet all the preferred criteria.

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

3. Standard nontobacco

This class represents those insureds who have an average life expectancy and do not meet preferred criteria. This class includes applicants who use cigars, pipes, chewing tobacco, and other tobacco products who may test positive for nicotine. Excludes cigarette and e-cigarette smokers.

4. Preferred tobacco

This class is similar to the preferred nontobacco class where the insured meets all the preferred criteria, but the insured has smoked cigarettes within the past 12 months.

5. Standard tobacco

This class is similar to the standard nontobacco class, but the insured has smoked cigarettes within the past 12 months.

Minimum/maximum BMI and weight in pounds for Preferred/Preferred Plus

| Height | Male/female age up to 69 | | | | Male/female age 70 and up | | | |
|--------|--------------------------|--------|---------------|--------|---------------------------|--------|---------------|--------|
| | Preferred plus BMI | | Preferred BMI | | Preferred plus BMI | | Preferred BMI | |
| | Min 18 | Max 29 | Min 18 | Max 31 | Min 19 | Max 30 | Min 19 | Max 32 |
| 4'10" | 88 | 138 | 88 | 148 | 91 | 143 | 91 | 153 |
| 4'11" | 91 | 143 | 91 | 153 | 94 | 148 | 94 | 158 |
| 5'0" | 94 | 148 | 94 | 158 | 97 | 153 | 97 | 163 |
| 5'1" | 98 | 153 | 98 | 164 | 100 | 158 | 100 | 169 |
| 5'2" | 101 | 158 | 101 | 169 | 104 | 164 | 104 | 175 |
| 5'3" | 104 | 163 | 104 | 175 | 107 | 169 | 107 | 180 |
| 5'4" | 108 | 169 | 108 | 180 | 110 | 174 | 110 | 186 |
| 5'5" | 111 | 174 | 111 | 186 | 114 | 180 | 114 | 192 |
| 5'6" | 114 | 179 | 114 | 192 | 118 | 186 | 118 | 198 |
| 5'7" | 118 | 185 | 118 | 198 | 121 | 191 | 121 | 204 |
| 5'8" | 122 | 190 | 122 | 203 | 125 | 197 | 125 | 210 |
| 5'9" | 125 | 196 | 125 | 209 | 128 | 203 | 128 | 216 |
| 5'10" | 129 | 202 | 129 | 216 | 132 | 209 | 132 | 222 |
| 5'11" | 133 | 208 | 133 | 222 | 136 | 215 | 136 | 229 |
| 6'0" | 136 | 213 | 136 | 228 | 140 | 221 | 140 | 235 |
| 6'1" | 140 | 219 | 140 | 235 | 144 | 227 | 144 | 242 |
| 6'2" | 144 | 225 | 144 | 241 | 148 | 233 | 148 | 249 |
| 6'3" | 148 | 232 | 148 | 248 | 152 | 240 | 152 | 256 |
| 6'4" | 152 | 238 | 152 | 254 | 156 | 246 | 156 | 263 |

BUILD

Preferred plus nontobacco criteria:

Up to age 69—BMI of 29 or less and minimum BMI of 18

Age 70 and up—BMI of 30 or less and minimum of BMI of 19

To determine the applicable rating, first locate the appropriate chart using the client’s current age, then find the client’s height in the first column. Each cell in that row corresponds to the highest weight allowed for the rating displayed at the top of the column. Find the left-most cell with a value greater than or equal to the client’s weight in pounds to determine the appropriate rating.

| Height | Male/female ages 16–44 | | | | | | | |
|--------|------------------------|-----|------|------|------|------|------|------|
| | 125% | STD | 125% | 150% | 175% | 200% | 225% | 250% |
| | Weight | | | | | | | |
| 4' 8" | 78 | 149 | 167 | 173 | 180 | 189 | 194 | 198 |
| 4' 9" | 80 | 154 | 173 | 180 | 187 | 196 | 201 | 205 |
| 4' 10" | 83 | 160 | 179 | 186 | 193 | 203 | 208 | 212 |
| 4' 11" | 86 | 165 | 185 | 193 | 200 | 210 | 215 | 220 |
| 5' 0" | 89 | 171 | 192 | 199 | 207 | 217 | 222 | 227 |
| 5' 1" | 92 | 177 | 198 | 206 | 214 | 224 | 230 | 235 |
| 5' 2" | 95 | 183 | 205 | 213 | 221 | 232 | 237 | 243 |
| 5' 3" | 98 | 189 | 211 | 220 | 228 | 239 | 245 | 251 |
| 5' 4" | 101 | 195 | 218 | 227 | 235 | 247 | 253 | 259 |
| 5' 5" | 105 | 201 | 225 | 234 | 243 | 255 | 261 | 267 |
| 5' 6" | 108 | 207 | 232 | 241 | 250 | 263 | 269 | 275 |
| 5' 7" | 111 | 213 | 239 | 249 | 258 | 271 | 277 | 284 |
| 5' 8" | 115 | 220 | 246 | 256 | 266 | 279 | 286 | 292 |
| 5' 9" | 118 | 226 | 253 | 264 | 274 | 287 | 294 | 301 |
| 5' 10" | 121 | 233 | 261 | 271 | 282 | 296 | 303 | 310 |
| 5' 11" | 125 | 240 | 268 | 279 | 290 | 304 | 311 | 319 |
| 6' 0" | 129 | 247 | 276 | 287 | 298 | 313 | 320 | 328 |
| 6' 1" | 132 | 253 | 284 | 295 | 306 | 322 | 329 | 337 |
| 6' 2" | 136 | 260 | 292 | 303 | 315 | 331 | 338 | 346 |
| 6' 3" | 140 | 268 | 300 | 312 | 324 | 340 | 348 | 356 |
| 6' 4" | 143 | 275 | 308 | 320 | 332 | 349 | 357 | 365 |
| 6' 5" | 147 | 282 | 316 | 328 | 341 | 358 | 366 | 375 |
| 6' 6" | 151 | 289 | 324 | 337 | 350 | 367 | 376 | 385 |
| 6' 7" | 155 | 297 | 332 | 346 | 359 | 377 | 386 | 395 |
| 6' 8" | 159 | 304 | 341 | 355 | 368 | 386 | 395 | 405 |
| 6' 9" | 163 | 312 | 349 | 363 | 377 | 396 | 405 | 415 |

Minimum/maximum BMI and weight in pounds , cont'd.

| Height | Male/female ages 45–64 | | | | | | | |
|--------|------------------------|-----|------|------|------|------|------|------|
| | 125% | STD | 125% | 150% | 175% | 200% | 225% | 250% |
| | Weight | | | | | | | |
| 4' 8" | 78 | 158 | 171 | 178 | 185 | 189 | 194 | 198 |
| 4' 9" | 80 | 164 | 177 | 184 | 191 | 196 | 201 | 205 |
| 4' 10" | 83 | 169 | 184 | 191 | 198 | 203 | 208 | 212 |
| 4' 11" | 86 | 175 | 190 | 198 | 205 | 210 | 215 | 220 |
| 5' 0" | 89 | 181 | 197 | 204 | 212 | 217 | 222 | 227 |
| 5' 1" | 92 | 187 | 203 | 211 | 219 | 224 | 230 | 235 |
| 5' 2" | 95 | 194 | 210 | 218 | 226 | 232 | 237 | 243 |
| 5' 3" | 98 | 200 | 217 | 225 | 234 | 239 | 245 | 251 |
| 5' 4" | 101 | 206 | 224 | 233 | 241 | 247 | 253 | 259 |
| 5' 5" | 105 | 213 | 231 | 240 | 249 | 255 | 261 | 267 |
| 5' 6" | 108 | 219 | 238 | 247 | 257 | 263 | 269 | 275 |
| 5' 7" | 111 | 226 | 245 | 255 | 264 | 271 | 277 | 284 |
| 5' 8" | 115 | 233 | 253 | 263 | 272 | 279 | 286 | 292 |
| 5' 9" | 118 | 240 | 260 | 270 | 281 | 287 | 294 | 301 |
| 5' 10" | 121 | 247 | 268 | 278 | 289 | 296 | 303 | 310 |
| 5' 11" | 125 | 254 | 276 | 286 | 297 | 304 | 311 | 319 |
| 6' 0" | 129 | 261 | 283 | 294 | 305 | 313 | 320 | 328 |
| 6' 1" | 132 | 269 | 291 | 303 | 315 | 322 | 329 | 337 |
| 6' 2" | 136 | 276 | 299 | 311 | 323 | 331 | 338 | 346 |
| 6' 3" | 140 | 284 | 308 | 320 | 332 | 340 | 348 | 356 |
| 6' 4" | 143 | 291 | 316 | 328 | 340 | 349 | 357 | 365 |
| 6' 5" | 147 | 299 | 324 | 337 | 349 | 358 | 366 | 375 |
| 6' 6" | 151 | 307 | 333 | 346 | 359 | 367 | 376 | 385 |
| 6' 7" | 155 | 315 | 341 | 355 | 368 | 377 | 386 | 395 |
| 6' 8" | 159 | 323 | 350 | 364 | 377 | 386 | 395 | 405 |
| 6' 9" | 163 | 331 | 359 | 373 | 387 | 396 | 405 | 415 |

| Male/female age 65 and up | | | | | | | | |
|---------------------------|--------|-----|------|------|------|------|------|------|
| | 125% | STD | 125% | 150% | 175% | 200% | 225% | 250% |
| Height | Weight | | | | | | | |
| 4' 8" | 78 | 162 | 171 | 178 | 185 | 189 | 194 | 198 |
| 4' 9" | 80 | 168 | 177 | 184 | 191 | 196 | 201 | 205 |
| 4' 10" | 83 | 174 | 184 | 191 | 198 | 203 | 208 | 212 |
| 4' 11" | 86 | 180 | 190 | 198 | 205 | 210 | 215 | 220 |
| 5' 0" | 89 | 186 | 197 | 204 | 212 | 217 | 222 | 227 |
| 5' 1" | 92 | 193 | 203 | 211 | 219 | 224 | 230 | 235 |
| 5' 2" | 95 | 199 | 210 | 218 | 226 | 232 | 237 | 243 |
| 5' 3" | 98 | 206 | 217 | 225 | 234 | 239 | 245 | 251 |
| 5' 4" | 101 | 212 | 224 | 233 | 241 | 247 | 253 | 259 |
| 5' 5" | 105 | 219 | 231 | 240 | 249 | 255 | 261 | 267 |
| 5' 6" | 108 | 226 | 238 | 247 | 257 | 263 | 269 | 275 |
| 5' 7" | 111 | 233 | 245 | 255 | 264 | 271 | 277 | 284 |
| 5' 8" | 115 | 240 | 253 | 263 | 272 | 279 | 286 | 292 |
| 5' 9" | 118 | 247 | 260 | 270 | 281 | 287 | 294 | 301 |
| 5' 10" | 121 | 254 | 268 | 278 | 289 | 296 | 303 | 310 |
| 5' 11" | 125 | 261 | 276 | 286 | 297 | 304 | 311 | 319 |
| 6' 0" | 129 | 269 | 283 | 294 | 305 | 313 | 320 | 328 |
| 6' 1" | 132 | 276 | 291 | 303 | 315 | 322 | 329 | 337 |
| 6' 2" | 136 | 284 | 299 | 311 | 323 | 331 | 338 | 346 |
| 6' 3" | 140 | 292 | 308 | 320 | 332 | 340 | 348 | 356 |
| 6' 4" | 143 | 299 | 316 | 328 | 340 | 349 | 357 | 365 |
| 6' 5" | 147 | 307 | 324 | 337 | 349 | 358 | 366 | 375 |
| 6' 6" | 151 | 315 | 333 | 346 | 359 | 367 | 376 | 385 |
| 6' 7" | 155 | 323 | 341 | 355 | 368 | 377 | 386 | 395 |
| 6' 8" | 159 | 332 | 350 | 364 | 377 | 386 | 395 | 405 |
| 6' 9" | 163 | 340 | 359 | 373 | 387 | 396 | 405 | 415 |