

MoneyGuard® Reserve

Pre-Qualifying Tool

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Clients answering “NO” to ALL of the following questions are good candidates for *MoneyGuard*. All others should be directed to alternative solutions. (Note: This form is to be used as a reference for you and does not need to be submitted to Lincoln.)

NO YES

- | | | | |
|---|---|--------------------------|--------------------------|
| 1 | Has your client ever been diagnosed with Alzheimer’s disease or dementia, or is he/she taking any medication for memory loss? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | Does your client use a cane (any variety), walker, or wheelchair on a regular or intermittent basis? Is your client taking any narcotic drug or prescription pain medication on a regular basis? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | Does your client have emphysema, Chronic Obstructive Pulmonary Disease (COPD), chronic lung disease or congestive heart failure? Is he/she using oxygen for any reason? Is your client the recipient of an organ transplant? Is he/she on dialysis? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 | Has your client been diagnosed with Parkinson’s disease, multiple sclerosis, or muscular dystrophy? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 | Has your client been diagnosed with rheumatoid arthritis or are they taking methotrexate, prednisone, Enbrel, or Remicade for joint pain? Does your client have osteoporosis that is untreated or with a history of compression fractures or height loss of two inches or more? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6 | In the past 6 months, has your client had a stroke, Transient Ischemic Attack (TIA), heart attack, heart or carotid artery surgery? Does your client have an implantable defibrillator? | <input type="checkbox"/> | <input type="checkbox"/> |
| 7 | Is your client currently being treated for cancer or have they had cancer diagnosed within the past three months (other than non-melanoma skin cancer)? | <input type="checkbox"/> | <input type="checkbox"/> |
| 8 | Is your client currently collecting disability benefits of any kind? Does your client have a temporary or permanent handicap parking placard, plate, or sticker? | <input type="checkbox"/> | <input type="checkbox"/> |

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.

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NOTE: If your client has any surgery scheduled in the next two months, or if he/she has recently been advised to have surgery, you should wait to submit the case until the client is at least three months post-operation, fully recovered, back to 100% full activity, and released from doctors’ care.