



Lincoln Financial Group Competitive Advantages 2010

Retention and programs

Large auto-bind capacity: On permanent products we have an auto-bind capacity of \$50 million for ages 0-80; all risk classes and \$25 million for ages 81-85 (maximum rating table D or 200%). For our term line we can auto the same 50m to up to age 75 (maximum of table F or 250%). Our jumbo limit is \$65 million. The bottom line is we can write-up to \$50 million on our own signature!

Internal retention: We have a \$10 million internal retention for permanent plans over jumbo or for cases that do not meet our reinsurance pool treaty requirements. Maximum age is 80 and maximum rating allowed is table D or (200%). For term line (max age 75) we can take internal for standard and preferred rate classes only. The table reduction plan (TRP) is not available.

Super Pool: Lincoln has qualified for Munich's Super which is an opportunity to secure up to 30m of coverage on a facultative basis. This helps you with competitiveness on jumbo line cases.

**There are some restrictions and reduced capacity based on age and rating and other underwriting considerations. Super Pool is available for formal applications only and includes individual and survivorship permanent products as well as term products.*

Table Reduction Program (TRP): We have an industry unique program that gives us the ability to take a case with total final mortality of up to table C (175%) at standard rates. This is after applying all available credits. This program is available on permanent products only for individuals age 70 and below. The maximum amount available under this program is \$10 million. This program also applies to medical flat extra rating of \$5 per thousand or less (except when combined with a table rating). On survivorship, both lives can qualify if they are table C or less and age 70 and under.



Niches

Tobacco pricing: We have a very competitive view on non-cigarette tobacco users. We can offer standard “non-smoker” rates to non-cigarette tobacco users (pipe, cigar and chew.) Additionally, for the “rare” cigar user we can go preferred non-tobacco provided they were not cigarette smokers in the previous five years and their urine specimen is negative for nicotine.

Foreign travel: If a case is assessed as a standard travel risk we now can take up to 8 weeks of foreign travel at preferred or preferred plus if all other criteria is met. Both term and perm products are eligible. Please contact your underwriter as certain border areas of countries may be excluded

Medical niches include “organic pricing” on major impairments such as: ***Cardiac disease, Prostate cancer, Breast cancer and Diabetes***

Cardiac On persons age 70 and under can qualify for up to 4 tables of credits and still fit into our shave program. We now can consider persons over age 70 for standard rates.

Prostate cancer We have very aggressive pricing on low stage prostate cancers and can offer as low as standard rates with no waiting period on favorable risks.

** All cancer risk with flats of 5.00 can possible qualify for TRP*

Diabetes: We are now considering for preferred on persons over age 70 and have re-priced for people with protein spills.

Recent pricing changes on build, prostate cancer treated with brachy-therapy, preferred criteria, EBCT and Bariatric surgery!!!!



Flexibility and Service

Dedicated Teams: Accessible, Experienced and Strength of scale

- Several members of your dedicated underwriting team have over 20 years of brokerage underwriting experience in the large case, advanced design market.
- Your Lincoln Financial Underwriters and New Business Associates are 100% dedicated and are available for you to speak with directly
- Lincoln has 5 board certified Medical directors
- ***Quick Quotes:*** Guaranteed 24 hour turn around on offers!!!!!!!!!!!!!!!!!!!!!!

Flexible requirements

- No MD Exams up to 50mm!
- We can now use exams and labs for a full 12 months on persons age 69 and below
- ETTs can be used up to 24 months provided we have a recent ECG (within 90days)
- No ECG under age 40 for amounts up to 10m!
- For all ages we can use PHIs up to 10m (we need no interviews under 1m age 70 or <)
- Increased amounts and ages where we need APS. The net result less APS ordering on younger lives