

# MoneyGuard® Reserve

## Streamlined Underwriting Personal History Interview Instructions

PHI Instructions should be left with the client to prepare for the Personal History Interview. This information DOES NOT need to be sent back to Lincoln!

Dear valued prospective *MoneyGuard* Reserve client:

Preparing in advance for your telephone interview will expedite the interview process. Please complete the Pre-Interview Worksheet (immediately following this section) prior to your interview. Please allow at least 45 minutes to complete the interview. It will be beneficial for you to be in a place where you are alone and free from distractions.

If you are taking medication, please have your prescription bottles handy for the interview process, so that it will be easy for you to provide the name and dosage of the medication.

Please be prepared to confirm your social security number, and the social security numbers or tax I.D. numbers of the individuals/entities that will be the owner and beneficiary(ies).

Also, please be ready to confirm your existing life insurance policy information. We'll verify company names, coverage amounts, dates of issue, and if you are replacing the policies, the policy numbers.

You will be asked about your medical history including diagnoses, symptoms, and conditions for which you are or have been treated. Be sure you are prepared to give detailed information about your health.

This interview will require your participation in a series of memory exercises. The outcome of your application will be based on the information given during this interview only. Be sure you take your time and give it your full attention. Lincoln will not contact your doctor or access your medical records in order to make an underwriting offer.

We look forward to our upcoming conversation and thank you for applying for *MoneyGuard*® Reserve.

Lincoln Financial Group

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

©2007 Lincoln National Corporation

[www.LFD.com](http://www.LFD.com)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN0708-2006887  
MG-2349-07 IP 8/07  
Order code: 33723



## Pre-Interview Worksheet

### Important Numbers

Your Social Security Number

--

### Additional Owner Information

If you are not the owner of the policy, please provide the Tax ID or the Social Security number of whoever the owner will be.

Number

### Existing Life Insurance Information

Please list every life insurance policy you currently have in force AND any life insurance you've applied for which has not yet been issued. Please use another piece of paper if there is not enough room in the space provided.

Company Name	Policy Number (if available)	Issue Date	Face Amount

### Third Party Designation (to receive grace period of lapse notices)

Name	Address	Phone #

### Beneficiary(ies)

	Beneficiary (1)	Beneficiary (2)
Name		
Social Security number		
Relationship		
Trust name		
Trustee name(s)		
Date of trust		
Contingent name		
Social Security number		
Relationship		

## Medications

Please provide the following information about the prescription medication you are currently taking, including vitamins and herbal supplements.

Prescription name	Dosage and Frequency
1	
2	
3	
4	
5	
6	

## Social History

Type of residence	Tobacco use	Alcohol use

## Medical History

Please list any medical conditions you have or have ever been diagnosed with. Please use a separate sheet of paper if there is not enough room in the space provided.

Condition	Date of diagnosis	Symptoms	Type & date of treatment	Tests done & results	Date of last doctor visit
1					
2					
3					

Have you had to alter any of your daily activities? Please check Yes or No.

Do you need assistance with:

Cooking  Yes  No

Continence  Yes  No

Dressing  Yes  No

Yard work  Yes  No

Shopping  Yes  No

Cleaning  Yes  No

Carrying groceries  Yes  No

Do you participate in any recreational activities? If so, what are they?

---

---

---

---

If you have any of the following conditions, please be ready to provide the following information.

Breast Cancer	Size of tumor	Stage	Lymph node involvement	Type of treatment	
Prostate Cancer	Pre-treatment PSA	Gleason score	Stage	Type of treatment	Post-treatment PSA
Colon Cancer	Dukes staging	Lymph node involvement			
Diabetes	Age of diagnosis	Type of treatment	Fasting blood glucose	Blood HgA1C	Confirmation of any of the following: retinopathy, neuropathy, nephropathy
Coronary Heart Disease	Bypass surgery <input type="checkbox"/> Yes <input type="checkbox"/> No	How many vessels	Angioplasty with or without stent <input type="checkbox"/> Yes <input type="checkbox"/> No	Heart attack <input type="checkbox"/> Yes <input type="checkbox"/> No	Last stress test and results

**Important disclosures. Please read.**

*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. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Return of Premium Rider (ROPR) is included at issue (single premium only). The cost for these riders will be deducted from the policy account value. **Guarantees are backed by the claims-paying ability of the issuer and are subject to policy terms and conditions.** This policy has exclusions and/or limitations.

*MoneyGuard* Reserve is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN., on Policy Form LN850 (8/05), Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), Extension of Benefits Rider (EOBR) on Rider Form LR852 (8/05), and Return of Premium Rider (ROPR) on Rider Form LR850 (8/05). **The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

For policies sold in New York, *MoneyGuard* Reserve is a flexible premium adjustable life (universal life) insurance policy issued by Lincoln Life & Annuity Company of New York, Syracuse, NY on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), an Extension of Benefits Rider (EOBR) on Rider Form LR852 (8/05), a Terminal Illness Accelerated Death Benefit Rider on Rider Form LR853 (8/05), and a Return of Premium Rider (ROPR) on Rider Form LR850 (8/05). **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.