



FOR LIFE

No ifs, ands or butts

Look to Lincoln underwriting for clients who like cigars



Special considerations for non-cigarette tobacco-using clients

Do any of your clients suffer from high life insurance premiums simply because they enjoy cigars or pipes? Lincoln's dedicated customer-focused underwriting takes a client's entire risk profile into account.

Lincoln offers the standard nonsmoker risk classification to tobacco-using individuals who

- Meet all standard criteria and other criteria described in underwriting guidelines
- Use chewing tobacco, pipe or cigars
- May test positive for nicotine by urine sample
- Have not used cigarettes in the past 12 months

Lincoln delivers a variety of special programs to help meet the needs of your clients.

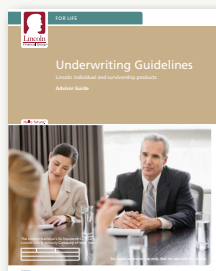
Find out more about Lincoln for Life and what it means for your business. Call today.

[Name]

[Firm]

[Phone]

[E-mail]



Order your free Lincoln Underwriting Guidelines today!

It includes all the details you need about getting your clients' individual and survivorship Lincoln life policies issued quickly and efficiently. Visit the Lincoln Literature Fulfillment center or call your Lincoln representative.

Order code: UW-GUIDE-BRC001

Products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

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Hello future.®

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

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