



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 your Lincoln representative today.

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

For agent or broker use only. Not for use with the public.

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

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