



FOR LIFE

## Lincoln Military Guidelines

Lincoln follows the Swiss Re guidelines for rating military occupations, duty assignments and information on the different military branches. We do not have a formal military supplement but you should always know the rank, occupational duties, any hazardous pay received, the duty assignment and if any orders have been received to be deployed overseas for your client.

### Maximum Face Amounts

- \$250,000 for pay grades E-1 through E-5
- \$500,000 for pay grades E-6 through E-9, W-1 through W-5 and Sergeant Major, Master Chief Petty Officer and Chief Master Sergeant
- \$1,000,000 for commissioned officers O-1 through O-10

Requests for any additional coverage should be discussed with the Senior Underwriting Director or Office of the Chief Underwriter and will be decided based on case specifics such as substantial net worth, other income, job duties, overseas assignment.

### State Regulations

- **Virginia** law prohibits insurance companies from refusing to insure or reinstate a life policy on anyone in the military (all branches including the National Guard and Reserves) regardless of duty assignment due to job duties based on military status. We are allowed to decline or rate an individual for medical reasons, driving, private aviation, avocations, etc. A rating can be assessed for foreign travel or job duties but we can not decline.
- **Minnesota** law prohibits insurance companies from refusing to insure or reinstate a life policy on anyone in the Reserves or National Guard based on their membership or duty assignment unless the individual has received an order for active duty. This does not apply to those in the regular armed forces (Navy, Marines, Army, Air Force). We are allowed to decline or rate an individual for medical reasons, driving, private aviation, avocations, etc. We can assess a rating for foreign travel or job duties but can not decline members of the Reserves and National Guard who have not received orders for active duty. For those who have received orders for active duty or for members of the regular armed services, follow Swiss Re guidelines.
- **Florida and Georgia** – Lincoln is prohibited from asking foreign travel questions in those states but we are allowed to ask about occupation and duty assignments on those in the military. If an application from Florida or Georgia indicates that someone has been given orders for overseas assignment to Iraq or Afghanistan, please see the Office of the Chief Underwriter.

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