

Five underwriting classes

Preferred plus nontobacco

Preferred plus is Lincoln’s best risk classification and includes those applicants who have not used tobacco or nicotine in any form in the past 36 months (except for the occasional cigar, provided the urine specimen is negative for nicotine) and meet all of the preferred plus criteria.

Preferred nontobacco

This class is for clients who enjoy exceptional health and have not used tobacco or nicotine in any form in the past 24 months (except for the occasional cigar, provided the urine specimen is negative for nicotine) and meet all the preferred criteria.

Standard nontobacco

This class represents those insureds who have an average life expectancy and do not meet preferred criteria. This class includes cigar, pipe or chewing tobacco users who may test positive for nicotine but excludes cigarette smokers.

Preferred tobacco

This class is similar to the preferred nontobacco class where the insured meets all the preferred criteria, but the insured has smoked cigarettes within the past 12 months.

Standard tobacco

This class is similar to the standard nontobacco class, but the insured has smoked cigarettes within the past 12 months.

Note: Classes may vary by product and age. Check product specifications for available classes.

Minimum/maximum BMI and weight in pounds

Height	Male/female ages up to 69				Male/female ages 70 and up			
	Preferred plus BMI		Preferred BMI		Preferred plus BMI		Preferred BMI	
	Min 18	Max 29	Min 18	Max 31	Min 19	Max 30	Min 19	Max 32
4'10"	88	138	88	148	91	143	91	153
4'11"	91	143	91	153	94	148	94	158
5'0"	94	148	94	158	97	153	97	163
5'1"	98	153	98	164	100	158	100	169
5'2"	101	158	101	169	104	164	104	175
5'3"	104	163	104	175	107	169	107	180
5'4"	108	169	108	180	110	174	110	186
5'5"	111	174	111	186	114	180	114	192
5'6"	114	179	114	192	118	186	118	198
5'7"	118	185	118	198	121	191	121	204
5'8"	122	190	122	203	125	197	125	210
5'9"	125	196	125	209	128	203	128	216
5'10"	129	202	129	216	132	209	132	222
5'11"	133	208	133	222	136	215	136	229
6'0"	136	213	136	228	140	221	140	235
6'1"	140	219	140	235	144	227	144	242
6'2"	144	225	144	241	148	233	148	249
6'3"	148	232	148	248	152	240	152	256
6'4"	152	238	152	254	156	246	156	263

For heights not listed on this table, go to www.findmybmi.org.