



Case Study

Case Study

Situation

- 68-year-old male looking for \$5M of insurance to collateralize a commercial loan
- Insured smokes a cigar daily

Solution

- Lincoln's cigarette definition for tobacco rates
- Lincoln LifeReserve Index UL

Results

- Lincoln is one of the few carriers that use a cigarette definition to determine tobacco classification. As long as the client admits to cigar usage, regardless of testing positive for nicotine on the exam, he or she can qualify for Non-Smoker rates up to STD.
- Lincoln placed \$322,000 of Target Premium.