



Lincoln MoneyGuard® solutions

Medication Guidelines

All medication (prescription and over the counter) taken by a client is significant for the underwriting process with Lincoln MoneyGuard solutions. The client should fully disclose all medications used during the Personal History Interview. The following medications result in poor risk selection, as they typically indicate significant health problems that are almost always uninsurable. Please note this list is not all inclusive and any specific questions regarding a client's medication should be directed to the Underwriting Department.

Medication	Diagnosis/Medical condition	Medication	Diagnosis/Medical condition	Medication	Diagnosis/Medical condition
Abilify	Mental disorder	Cognex	Dementia/Alzheimer's disease	Geodon	Mental disorder
Acthar	Multiple sclerosis	Comton	Parkinson's disease	Gerimal	Dementia/Alzheimer's disease
Adriamycin	Cancer	Copagus	Hepatitis	Gleevac	Cancer
Agrylin	Blood disorder	Copaxone	Multiple sclerosis	Gold therapy	Rheumatological disorder
Akineton	Parkinson's disease	Cortef	Steroid	Haldol	Mental disorder
Alkeran	Cancer	Cyclosporine	Rheumatological or immune disorder	Hepsera	Hepatitis
Antabuse	Alcohol abuse	Cytosar	Cancer	Herceptin	Cancer
Apokyn	Parkinson's disease	Cytoxan	Cancer/rheumatological disorder	Humira	Rheumatological disorder
Aptivus	AIDS	D-penicillamine	Rheumatological disorder	Hydrea	Blood disorder
Arava	Rheumatological disorder	Dantrium	Multiple sclerosis	Hydrocodone	Pain
Aricept	Dementia/Alzheimer's disease	Decadron	Steroid	Hydrocortisone	Steroid
Arimidex	Cancer	Demerol	Pain	Hydromorphone	Pain
Artane	Parkinson's disease	Dilaudid	Pain	Ifex	Cancer
Atgam	Immune disorder	Dolaphine	Pain	Imuran	Rheumatological or immune disorder
Avonex	Multiple sclerosis	Dopar	Parkinson's disease	Infergen	Hepatitis
Azathioprine	Immune disorder	Dostinex	Parkinson's disease	Interferon	Cancer
Azilect	Parkinson's disease	Doxil	Cancer	Intron	Cancer
AZT	AIDS/immune disorder	DTIC	Cancer	Kemadrin	Parkinson's disease
Baclofen	Multiple sclerosis	Duragesic	Pain	Kineret	Rheumatological disorder
Baraclude	Hepatitis	Eldepryl	Parkinson's disease	Larodopa	Parkinson's disease
Betaferon	Multiple sclerosis	Eligard	Prostate cancer	Leukeran	Cancer
Betaseron	Multiple sclerosis	Emcyt	Cancer	Leukine	Cancer
BiCNU	Cancer	Enbrel	Rheumatological disorder	Levodopa	Parkinson's disease
Bisulfan	Cancer	Equetro	Mental disorder	Lioresal	Multiple sclerosis
Blenoxane	Cancer	Ergoloid	Dementia/Alzheimer's disease	Lithium	Mental disorder
Campral	Alcohol abuse	Eskalith	Mental disorder	Loxitane	Mental disorder
Carbex	Parkinson's disease	Etoposide	Cancer	Lupron	Prostate cancer
Carbidopa	Parkinson's disease	Eulexin	Prostate cancer	Lysodren	Cancer
Casodex	Prostate cancer	Exelon	Dementia/Alzheimer's disease	Matulane	Cancer
CeeNU	Cancer	Faslodex	Cancer	Medrol	Steroid
Cellcept	Immune disorder	Fazakco	Mental disorder	Megace	AIDS/cancer
Cerefolin	Dementia/Alzheimer's disease	Fentanyl	Pain	Mellaril	Mental disorder
Cerubidine	Cancer	Fluphenazine	Mental disorder	Mestinon	Immune disorder
Clozapine	Mental disorder	Flutamide	Prostate cancer	Methadone	Pain
Clozaril	Mental disorder	Foscavir	AIDS	Methotrexate	Rheumatological disorder
Cogentin	Parkinson's disease	Gengraf	Immune disorder	Mirapex	Parkinson's disease

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

Medication	Diagnosis/Medical condition	Medication	Diagnosis/Medical condition	Medication	Diagnosis/Medical condition
Mitomycin	Cancer	Plaquenil	Rheumatological disorder	Symadine	Parkinson's disease
Moban	Mental disorder	Plenaxis	Prostate cancer	Symmetrel	Parkinson's disease
Moditen	Mental disorder	Prednisone	Steroid	Taractan	Mental disorder
Morphine	Pain	Prograf	Immune disorder	Tarceva	Cancer
MS Contin	Pain	Proleukin	Cancer	Tasmar	Parkinson's disease
Mutamycin	Cancer	Prolixin	Mental disorder	Thioplex	Cancer
Myfortic	Immune disorder	Prostigmin	Immune disorder	Thioridazine	Mental disorder
Myleran	Cancer	Purinethol	Cancer	Thymoglobulin	Immune disorder
Mytelase	Immune disorder	Razadyne	Dementia/Alzheimer's disease	Timespan	Immune disorder
Naltrexone	Alcohol abuse	Rebetron	Hepatitis	Toposar	Cancer
Namenda	Dementia/Alzheimer's disease	Rebif	Multiple sclerosis	Trelstar	Prostate cancer
Navane	Mental disorder	Regonol	Immune disorder	Trihexane	Parkinson's disease
Neoral	Rheumatological or immune disorder	Remicade	Rheumatological disorder	Trilafon	Mental disorder
Neupro	Parkinson's disease	Reminyl	Dementia/Alzheimer's disease	Tysabri	Multiple sclerosis
Nilandrone	Prostate cancer	Requip	Parkinson's disease	Tyzeka	Hepatitis
Niloric	Dementia/Alzheimer's disease	Respiridal	Mental disorder	Vantus	Prostate cancer
Nipent	Cancer	Revia	Alcohol abuse	Velban	Cancer
Novantrone	Multiple sclerosis	Ribatab	Hepatitis	Vepesid	Cancer
Orencia	Rheumatological disorder	Ribapak	Hepatitis	Vesprin	Mental disorder
Orthoclone	Immune disorder	Ribasphere	Hepatitis	Viadur	Prostate cancer
Oxycodone	Pain	Ribavirin	Hepatitis	Vicodin	Pain
Oxycontin	Pain	Rituxan	Rheumatological disorder	Videx	AIDS
Parcopa	Parkinson's disease	Roferon	Hepatitis	Wellcovorin	Cancer
Parlodel	Parkinson's disease	Rubex	Cancer	Wellferon	Hepatitis
Pegasus	Hepatitis	Sandimmune	Immune disorder	Xeloda	Cancer
Pegatron	Hepatitis	Serentil	Mental disorder	Zanosar	Cancer
Percocet	Pain	Seroquel	Mental disorder	Zelapar	Parkinson's disease
Percodan	Pain	Simulect	Immune disorder	Zenapax	Immune disorder
Permitil	Mental disorder	Sinemet	Parkinson's disease	Zoladex	Prostate cancer
Perphenazine	Mental disorder	Stalevo	Parkinson's disease	Zyprexa	Mental disorder
Platinol	Cancer	Stelazine	Mental disorder		

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Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN
 Lincoln Life & Annuity Company of New York, Syracuse, NY

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Policies:

Lincoln *MoneyGuard*® Reserve, universal life insurance policy form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), a

Return of Premium Rider on Rider Form LR850 (10/07) or LR850F (10/07), a Terminal Illness Accelerated Death Benefit Rider on Rider Form LR853 (8/05), and a Right to Purchase a Long-Term Care Policy on Endorsement Form LR856 (8/05). Only available in the state of New York.

Lincoln *MoneyGuard*® Reserve Plus, universal life insurance policy form LN870 with a Convalescent Care Benefits Rider* (CCBR) on Rider Form LR870 and an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F. Not available in the state of New York.

Lincoln *MoneyGuard*® II, universal life insurance policy form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880/ICC13LR880; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Not available in the state of New York.

*State variations apply.

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