

# Lincoln MoneyGuard® solutions

## Personal History Interview (PHI) preparation guide

Thank you for applying for a Lincoln MoneyGuard life insurance policy.

Please complete the worksheet below before your Personal History Interview. Preparing for your online or phone interview helps ensure it will go smoothly and that you'll have easy access to the detailed health information needed during your interview. The worksheet is for your use only and should not be returned to Lincoln.

### How the process works

1. Tell your financial professional which interview option you prefer: online or over the phone with a Lincoln representative.
2. After Lincoln receives the application from your financial professional, an email will be sent to you with the next steps for your personal history interview.<sup>1</sup>

**Online:** A secure email link will be emailed to you to begin your online interview. If you have questions during your interview, a "Help" feature is available for common questions, or you may chat online with a Lincoln specialist (Monday – Friday, 8 a.m. – 9 p.m. ET). You may complete your interview at any time within 10 days.

**Phone:** You will receive an email from Lincoln with a link to schedule your phone interview, where available. Choose a time that's convenient for you. If no appointment is scheduled within 72 hours, a Lincoln representative will call you to schedule the interview. An appointment reminder is available upon request, via text message or email.
3. Because the interview questions relate to your health history, complete your interview at a time and place that give you the privacy you need. Regardless of which interview option you choose, the questions are the same and your personal information will remain confidential and secure.
4. Complete this preinterview worksheet to ensure you have the information needed for your interview. It is for your use only.
5. **Online:** The interview will take approximately 20 to 30 minutes to complete and is mobile-friendly. It does not need to be completed in one sitting. Once you begin, information you've already entered will be saved and you can come back to finish at a later time.
 

**Phone:** A Lincoln representative will call you at your scheduled time. The phone interview will take approximately 20 to 40 minutes.<sup>2</sup>
6. If you are age 61 or older, Lincoln will contact you via phone for a quick cognitive screening, regardless of interview method chosen.
7. For eligible clients, an underwriting approval may be immediately communicated to you upon completion of the interview. The absence of an approval message **does not** indicate an underwriting decision has been made.<sup>3</sup>

### Completing the preinterview worksheet will save you time and promotes accuracy.

<sup>1</sup> The interview is conducted in English only. A translator may be used for the phone interview method.

<sup>2</sup> Online PHI is not available for MoneyGuard II.

<sup>3</sup> Clients who complete the Part II and LTC supplement via paper and who are 61 and older are not eligible for Real-Time Approval. Real-Time Approval is not available with MoneyGuard II.

Not a deposit	Not FDIC-insured	May go down in value
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

## Preinterview worksheet

Height	Weight

### Doctors visits

Please provide the following information about any doctors you've seen in the last five years for a medical condition, routine physical exam or follow-up. Use a separate sheet of paper if there is not enough room in the space provided.

Doctor's name	City and state	Date of last visit	Reason for last visit	Testing performed and results	Treatment received and outcome
1.					
2.					
3.					
4.					

### Diagnostic tests in past five years

Date	Type of test	Reason for test	Results

### Hospitalizations in past five years

Date	Reason	Results/outcome

**Disability benefits**

Are you currently receiving or have you applied for disability benefits, including worker’s compensation, Social Security Disability Income, or disability insurance? Please do not include maternity leave or Veterans Administration (VA) disability benefits.  Yes  No

Do you have a handicap parking permit or any limitations in daily activity?  Yes  No

**Social history**

Tobacco use – type and when last used	Alcohol use – frequency and amount

**Medical history**

List any medical conditions you have or have ever been diagnosed with. Use a separate sheet of paper if there is not enough room in the space provided.

Condition	Date of diagnosis	Current symptoms and limitations	Type and date of treatment	Tests done and results	Date of last doctor visit
1.					
2.					
3.					
4.					
5.					

**Medications**

Provide the following information about the prescription medication or aspirin you are currently taking.

Prescription name	Dosage and frequency	Reason for usage	Length taken	Date last used
1.				
2.				
3.				
4.				
5.				

If you have any of the following conditions, please be ready to provide the following information, and check with your doctor to make sure the pathology staging, tumor size and treatment information are accurate for the call.

Type of condition	Age at diagnosis	Pathology details	Additional pathology details	Treatment details	Additional treatment details
<b>Breast cancer</b>	Age at diagnosis	Size of tumor	Stage	Lymph node involvement	Type of treatment
<b>Prostate cancer</b>	Age at diagnosis and pretreatment PSA	Gleason score	Stage	Type of treatment	Post-treatment PSA
<b>Colon cancer</b>	Age at diagnosis	Dukes staging	Lymph node involvement	Type of treatment	Additional treatment details
<b>Diabetes</b>	Age at diagnosis	Complications	Blood HgA1C	Type of treatment	Additional treatment details
<b>Coronary heart disease</b>	Age at diagnosis	Bypass surgery <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, how many vessels?	Angioplasty with or without stent <input type="checkbox"/> Yes <input type="checkbox"/> No	Heart attack <input type="checkbox"/> Yes <input type="checkbox"/> No	Last stress test and results

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### Important information

*MoneyGuard Market Advantage*<sup>®</sup> is a variable universal life insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on Policy Form ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, and a Value Protection Rider on Form ICC20VPR-892/VPR-892. Available in all states except NY.

*MoneyGuard Fixed Advantage*<sup>®</sup> is a universal life insurance policy issued by the Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890; Benefit Transfer Rider (BTR) on form ICC21BTR-894/BTR-894. Available in all states except CA and NY.

*Lincoln MoneyGuard*<sup>®</sup> II is a universal life insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev; 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. Only available in CA.

**Lincoln variable universal life insurance is sold by prospectus. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectuses for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to [www.LincolnFinancial.com](http://www.LincolnFinancial.com).**

**All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.** They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.