



IRS Form 4506T-EZ

Underwriting Requirements

Effective April 16, 2012

Form 4506T-EZ Pre-Issue Requirements

IRS Form 4506T-EZ is used to request tax returns and gives the IRS permission to send electronic tax transcripts directly to Lincoln within 48-hours. Form 4506T-EZ authorization is valid for 120 days from the date the form is signed. A signed IRS Form 4506T-EZ must be included with all formal, fully-underwritten applications received on or after April 16, 2012 for:

- Cases that require tax returns (see chart below)
- Premium financing cases for all ages and face amounts

Underwriting Guidelines for Requesting Tax Information

If Form 4506T-EZ is either not included, incomplete or not signed, Lincoln will consider the submission to be not in good order. Form 4506T-EZ requirements do not apply to Simplified or Guaranteed Issue cases or to *MoneyGuard*® products.

An underwriter may have cause to request tax information on any case; however, financial underwriting is most critical at older ages and larger insurance amounts. Lincoln's underwriting guidelines for requesting tax transcripts using the Form 4506T-EZ authorization are:

Insured Age	Insurance Amount
Ages 26 – 69	\$10 million
Ages 70 - 75	\$2.5 million
Ages 76 - 80	\$2 million
Ages 81 - 85	\$1 million
Premium Financing Cases	
All Ages	All amounts

Availability and Completion Requirements

Copies of Form 4506T-EZ for both The Lincoln National Life Insurance Company and Lincoln Life & Annuity Company of New York are available on the Lincoln web site along with other required forms and available as part of the printable forms functionality with the DesignItSM illustration system.

The proposed insured(s) must complete Lines 1 – 6, and the signature and date lines. The Annotated IRS Form 4506T-EZ on the next page provides instructions on completing the form for Lincoln underwriting.

ANNOTATED IRS FORM 4506T-EZ

Form **4506T-EZ** Short Form Request for Individual Tax Return Transcript
 (Rev. January 2012)
 Department of the Treasury
 Internal Revenue Service

▶ Request may not be processed if the form is incomplete or illegible.

Tip. Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge, or you can quickly request transcripts by using our auto service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number or identification number on tax return
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or taxpayer identification number if
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

Lines 1: (a) Enter the name shown on tax return and (b) SSN or TIN. List the name shown first on tax return if filed jointly.

Line 2: (a) Enter spouse's name if filed jointly as shown on tax return and (b)

Line 3: Enter current address. If using a P.O. Box include it on this line.

Line 4: Address shown on last tax return if different from Line 3.

Third party name Lincoln National Life Insurance Co. c/o LexisNexis Risk Solutions	Telephone number
Address (including apt., room, or suite no.), city, state, and ZIP code 6601 Park of Commerce Blvd, Boca Raton, FL 33487, Fax : 877-832-3615 UID: VIRGIN1068	

Line 5 Instructions: (Pre-filled)
 For New York, company name is:
Lincoln Life & Annuity Company of New York

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in line 6 before signing. Filing in this line. Completing this step helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Year(s) requested. Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days.

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return.

Line 6: Lincoln requires only the two most recent filed tax returns. Current year returns are available after June 15. If earlier than June 15, use two years previous to current year.

Note. If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that a return has not been filed, the IRS may notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, either husband or wife must sign. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
Spouse's signature	Date	

Signature and Date:

For single-life cases, the form must be signed by the proposed insured shown on line 1a. For joint return filers, only the proposed insured needs to sign for single-life cases.

For survivorship cases, both proposed insureds need to sign the form if they filed taxes jointly. If they filed separately, then each must complete a separate Form 4506T-EZ.

Signature on Form 4506T must match exactly as the name appeared on original return. If name has changed, also sign current name. Signature on Form 4506T is valid for 120 days from date signed.