

# Table Reduction Program

## Plan guidelines

The Lincoln Table Reduction Program is an industry-unique solution that gives us the ability to issue a life insurance case with total final mortality of up to Table C at standard rates. The following guidelines apply:

Area	Guidelines
Face amounts	Minimum: \$100,000 Maximum: \$10,000,000
Ages	Minimum: Age 15 Maximum: Age 70
Products	Permanent products are available including survivorship products.  Not available for variable universal life products.  This program is not available for our term insurance or the Lincoln <i>MoneyGuard</i> ® series of products.
Eligible riders	Not all riders are eligible for the program. Contact your underwriter for information on which riders apply.
Impairment types	Medical impairments only
Maximum ratings	Table rating C or lower  For survivorship sales, both insureds are eligible for the Table Reduction Program, but both must be Table C or lower and age 70 or younger.
Maximum medical flat extras	\$5.00 per thousand or less will be reduced to standard. A flat extra of \$5.00 with a table rating of B will be eligible for the Table Reduction Program.  Nonmedical flat extra ratings for aviation, avocation, driving, and foreign travel or residence are not eligible for the program.

**The underwriter or medical director may exclude a case from the program at their discretion.**

Insurance products issued by:  
The Lincoln National Life Insurance Company



For more information, contact your representative.

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

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