

Get more from Lincoln term

Lincoln LifeElements® Level Term (2019)



**MUCH MORE THAN
PRICE ALONE!**

Do you have clients who just need temporary protection for what matters most to them? Many individuals choose term insurance because it offers an affordable solution to protect what's important to them — making mortgage payments, meeting college expenses or providing business continuity.

Lincoln LifeElements Level Term offers affordable term protection

- **A streamlined ticket submission** — accelerating the process with an online or phone client interview, and offering eligible clients lab-free opportunities
- **Automated underwriting** with faster turnaround times for ticket submissions ages 18–60 with coverage amounts of \$2.5 million or less
- **Real-time offer** will be made for clients approved lab-free through automated underwriting
- **Dedicated underwriting** — you'll work with the same underwriters as you do for your permanent business
- **Guaranteed death benefit protection** for 10, 15, 20 or 30 years

Robust conversion options and flexibility for clients' changing needs



Conversion options¹

- Guaranteed conversion product options to the full permanent life portfolio in policy years 1–7 and a limited portfolio in years 8+²
- Compensation is paid on the permanent policy³
- Conversion available before the earlier of the end of the level term period or the client's attained age 70
- No additional cost



Flexibility

- Death benefit reduction option after policy year three, subject to the minimum face amount requirement

INVESTMENT AND INSURANCE PRODUCTS ARE:

• **NOT FDIC-INSURED**

• **NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**

• **NOT A DEPOSIT OR OTHER OBLIGATION OF, OR
GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES**

• **SUBJECT TO INVESTMENT RISKS, INCLUDING
POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED**

Insurance products issued by:
The Lincoln National Life Insurance Company

And there are more benefits with Lincoln's leading-edge underwriting

- Large-case capacity with autobind limits up to \$60 million, ages 75 and under
- No routine resting EKGs required for all ages and face amounts⁴
- Enhanced financial underwriting guidelines for business insurance, including consideration of up to 20x income for key person coverage
- Nontobacco rates available for individuals who use cigar, pipe and chewing tobacco
- Access to the highest reinsurance capacity amounts available in the industry



Help your clients get more with Lincoln term.
Contact your representative for more details.

¹ Conversion options are applicable for Lincoln term policies with effective dates on or after September 12, 2016.

² **Conversion products guaranteed:**

Full product portfolio in policy years 1–7: Includes any single universal life and variable universal life policies available for new sales at the time of conversion except policies:

- Without surrender charges or with riders and/or benefits that waive surrender charges or enhanced surrender values. For complete product information, visit LincolnFinancial.com.
- Sold within the Guaranteed Issue or Simplified Issue underwriting classification.
- That include riders and/or benefits that provide optional long-term care coverage.

Limited product portfolio in policy years 8+: Includes at least one single-life individual permanent life insurance policy made available for the purpose of conversion at the time of conversion.

³ Please refer to the Lincoln Term Conversion Guidelines for further details on current term conversion commissions.

⁴ ProNBP required with labs.

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

©2024 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-6399427-021324

POD ADA 2/24 Z11

Order code: LE-ADV-FLI001



Distributor: Lincoln Financial Distributors, Inc., a broker-dealer

Policies:

Lincoln LifeElements® Level Term (2019) policy form TRM6063 and state variations; Not available in NY.

Lincoln TermAccel® Level Term (2019) policy form TRM6069 and state variations. Not available in NY.

Lincoln LifeElements® Level Term (2019) policy form TRM6063, and state variations are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

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 issuer.

Products, riders and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

For financial professional use only. Not for use with the public.