

Lincoln term advantages

Faster, simpler, affordable solutions

Many clients choose term insurance because it's an affordable way to help protect what's important to them — ensuring that the mortgage is paid, their spouse has income replacement, or their business can continue. We're committed to providing a competitively priced term portfolio so you can find the best product for your clients' needs.

Affordable solutions to fit your clients' needs

Lincoln TermAccel® Level Term

- Fully automated underwriting with no APS required
- Guaranteed death benefit protection for 10, 15, 20 or 30 years
- No-cost, fully electronic, streamlined ticket process required

Lincoln LifeElements® Level Term

- Streamlined process for electronic and paper ticket submissions, available at no cost
- Guaranteed death benefit protection for 10, 15, 20 or 30 years

The process of obtaining coverage is faster and simpler

- Streamlined ticket submission accelerates the process and offers eligible clients lab-free opportunities
- Automated underwriting with faster turnaround times for ticket submissions of cases, 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
- No-cost, electronic policy delivery
- Leading-edge underwriting, including:
 - Preferred classes may be available to clients with treated hypertension
 - Preferred classes available to clients with a family history of cancer
 - Nontobacco rates available for individuals who use cigar, pipe and chewing tobacco
 - Up to 12 weeks of foreign travel can still qualify for preferred or preferred plus
 - Large-case capacity with autobind limits up to \$60 million, ages 75 and under

Insurance products issued by:
The Lincoln National Life Insurance Company

Robust conversion options and flexibility for your 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

- Ability to reduce your client's death benefit after policy year three, subject to the minimum face amount requirement
- You will work with the same dedicated underwriters as you do for your permanent business



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.

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| 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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Important information

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