

Lincoln term conversion guidelines

Summary of product convertibility options and commissions paid by product generation block

Product generation block	Products introduced prior to April 2007	Products introduced after April 2007 with a policy effective date prior to September 12, 2016. ¹	Policy effective date on or after September 12, 2016. ¹
Products impacted	All products written by companies preceding the Lincoln–Jefferson Pilot merger.	All generations of <i>Lincoln LifeElements</i> ® Level Term, <i>Lincoln LifeStratos</i> ® Level Term and <i>Lincoln TermAccel</i> ® with a policy effective date prior to 9/12/16, written by the merged Lincoln–Jefferson Pilot issuing company.	Currently sold products with policy effective dates on or after 9/12/16.
Products available for conversion²	<i>Lincoln Conversion</i> ™ UL is the only product available for conversion, except in limited scenarios. See page 2 for a list of the limited products and riders with the option to convert to the full portfolio.	Option to convert to the full product portfolio for the entire conversion period.	Guaranteed option to convert: Policy years 1–7 Full product portfolio ² Policy years 8+ Limited product portfolio
Commissions paid on permanent policy	Term policy year at conversion 2+ Full first-year and renewal commission.	Term policy year at conversion 2+ Full first-year and renewal commission.	Term policy year at conversion 4+ Full first-year and renewal commission.
	1 First-year commission reduced by 100% of the commission paid on the term policy. Full renewal commission.	1 First-year commission reduced by 100% of the commission paid on the term policy. Full renewal commission.	3 First-year commission reduced by 25% of the commission paid on the term policy. Full renewal commission.
			2 First-year commission reduced by 50% of the commission paid on the term policy. Full renewal commission.
			1 First-year commission reduced by 100% of the commission paid on the term policy. Full renewal commission.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

Products and riders introduced prior to April 2007 with option to convert to full product portfolio

Below is a summary of the term products and riders where the full product portfolio will be available for conversion as required by applicable policy language, Lincoln's relationship with the original issuer, or for consistency across smaller blocks. This is a summary and you should always refer to the Term Conversion Guidelines Product/Rider Matrix on your Lincoln producer website for complete details.

Term products with full product portfolio access		OR	Riders with full product portfolio access	
Company name	Product/plan name		Rider name	
Alexander Hamilton Life (AHL)	10 Year Renewable Term 15 Year Renewable Term Annual Renewable Term ³ 5 Yr. Term (NY) 10 Yr. Term (NY) 1 Yr. Term (NY)		Children's Rider Children's Term Insurance Rider Joint First to Die Term Rider Other Insured Rider Spouse Rider	
CHUBB	Score Twenty		N/A	
Guarantee Life	N/A		Family Protector Term Insurance Level Term Rider — Children ⁵ Decreasing Term Rider — Wife ⁶	
Jefferson Pilot Financial (JPF)	Score Twenty		Children's Level Term Insurance Benefit Rider ⁷	
Jefferson Pilot Financial (JPF) and Alexander Hamilton Life (AHL)	Conquest Fifteen Year Level Term Conquest Ten Year Level Term Conquest One Year Renewable and Convertible Term Prelude LP Prelude Plus Prelude LP Series (2001 Block)		N/A	
Kentucky Central Life (KCL)	N/A		Children's Term Insurance Rider Children's Term Life Insurance Rider Family Term Life Insurance Rider Level Term Life Insurance Rider Secondary Insured Rider Spouse's Term Life Insurance Rider Term Life Insurance Rider Basic Insured's Term Life Insurance Coverage UL Basic Insured's Term Life Insurance Rider UL Children's Level Term Life Insurance Rider UL Spouse's Term Life Insurance Rider	
Lincoln Life Manufactured in Fort Wayne (LFW)	One Year Renewable and Convertible Term ⁴		Children's Level Term Insurance Rider ⁸	
Westfield	N/A		Other Insured Rider Renewable Term Life Insurance	



For other product information, visit [LFG.com](https://www.lfg.com).

¹ Term policy effective date: The date the policy is effective and insurance coverage begins.

- If policy is backdated, it is the date used to save age.
- If policy is current dated, it is the date the policy is in-force with all placement-restrictive requirements satisfied and premium applied.

² **Lincoln's full product portfolio:** 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.
- Sold within the Guaranteed Issue or Simplified Issue underwriting classification.
- That include riders and/or benefits that provide optional long-term care coverage.

Lincoln ConversionSM UL:

- Conversion-only current assumption universal life product priced to reflect the anticipated mortality risk of converted policies.
- Full product portfolio will be available when required by applicable policy language, Lincoln's relationship with the original issuer, or for consistency across smaller blocks.

Lincoln's limited product portfolio: Includes at least one single-life, individual permanent life insurance policy made available for the purpose of conversion at the time of conversion.

³ Does not include "ART" or "ART-100."

⁴ Policy form RTN4 only.

⁵ Policy form 58539 only.

⁶ Policy form 58639 only.

⁷ Policy form CTR-5670.29 only.

⁸ Policy form GL-2095AA only.

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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POD ADA 9/23 **Z05**

Order code: **TO-CONV-FLI002**



Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN
Lincoln Life & Annuity Company of New York, Syracuse, NY

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