

Get more from Lincoln term

Lincoln LifeElements® Level Term (2019)

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.



**MUCH MORE THAN
PRICE ALONE!**

Lincoln LifeElements Level Term offers affordable term protection

- **Competitive pricing** – especially for cases involving:
 - Ages 30+ with coverage amounts of \$1 million and above
 - Ages 55+ with coverage amounts of \$500,000 and above
- **A streamlined Tele-App submission*** – accelerating the process and offering eligible clients lab-free opportunities
- **Automated underwriting*** with faster turnaround times for Tele-App cases ages 18–60 with coverage amounts of \$1 million or less
- **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 options**

- Guaranteed conversion product options to the full permanent life portfolio in policy years 1–7 and a limited portfolio in years 8+¹
- Compensation is paid on the permanent policy²
- 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

*Not available in New York.

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

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 amounts³
- 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 reinsurance capacity for coverage amounts up to \$150 million



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

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

¹ 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 www.LFG.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.

²Please refer to the Lincoln Term Conversion Guidelines for further details on current term conversion commissions.

³ProNBP 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

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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. The insurance policy and riders have limitations, exclusions, and/or reduction. Check state availability.

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Policies:

Lincoln LifeElements[®] Level Term (2019) policy form TRM6063 and state variations; TRM6063N in NY.

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

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