



TABLE REDUCTION PROGRAM

Plan Guidelines

Lincoln's Table Reduction Program is an industry-unique solution that gives us the ability to issue a 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. This program is not available for our term insurance or 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 <i>and</i> age 70 or less.
Maximum medical flat extras	\$5.00 extra per thousand or lower. Flat extras cannot be combined with a table rating. 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.

For more information, contact your Lincoln representative.

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

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

©2014 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-810245-020314

POD 10/14 Z02

Order code: UW-TRP-FLI001



Lincoln life insurance policies 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.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

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. Check state availability.

For agent or broker use only. Not for use with the public.