



Pricing Improvements on Lincoln TermAccel® Level Term and Lincoln LifeElements® Level Term

Lincoln is focused on continuing to offer competitive and affordable term solutions for your clients. So I am pleased to announce **pricing improvements to *Lincoln TermAccel® Level Term* and *Lincoln LifeElements® Level Term (2017)*** effective 11/12/2018 in the following core cells:

Lincoln TermAccel® Level Term

- Goals of the reprice include being a “top 4 carrier” in the following non-tobacco core cells for all term periods:
 - Ages 30-60 and face amounts of \$250,000 - \$1,000,000

Premium updates include a mix of both premium decreases and increases

As a reminder, *Lincoln TermAccel* Level Term is now expanded in ages 18-60 , amounts 100K-1M and term periods of 10, 15, 20, and 30 years.

Lincoln LifeElements® Level Term (2017)

- Goals of the reprice include being a “top 3 carrier” in the following non-tobacco core cells for all term periods:
 - Ages 55 and above for face amounts of \$500,000 and above
 - Ages 30 and above for face amounts of \$1,000,000 and above

Premium updates include a mix of both premium decreases and increases

This is exciting news as Lincoln continues to evaluate and evolve our product portfolio to better support your client needs.

Transition Guidelines:

For states that are approved at rollout, there is a 60-day transition period which begins on **November 12, 2018 and ends on January 11, 2019**. During the transition period:

- **New applications received and applications currently in underwriting** will automatically receive the lowest LifeElements rates available. A request to use the lower rates will not be required. If the application had been submitted with premium using higher rates the difference will be automatically refunded.

- **For policies already issued** Lincoln will accept a written request to change to the Lincoln LifeElements Level Term (2017) – 11/12/18 rates.
- **For policies already placed** Lincoln will not allow rewrites to the Lincoln LifeElements Level Term (2017) – 11/12/18 rates.
- **For LincXpress Tele-App cases** a complete ticket and required solicitation forms must be received within the same transition period outlined above.
- **States approved after rollout** the above will automatically apply based on the availability date.

Thank you for your continued partnership and support. If you have any questions, please reach out Tessa at Stephens-Matthews Marketing. **1-800-544-8250 ext. 117**

A handwritten signature in black ink, appearing to read 'Stafford Moser', with a long horizontal flourish extending to the right.

Stafford Moser

Senior Vice President

Head of GA Channel and Lincoln Financial Securities