

# Lincoln term advantages

## Faster, simpler, competitively priced solutions

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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.

### Competitively priced solutions to fit your clients' needs

#### *Lincoln TermAccel*® Level Term for middle market clients

- Competitive rates for ages 30–60, face amounts of \$250,000 to \$1 million
- 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 for affluent clients

- Competitive rates — especially for cases involving:
  - Ages 30+ with coverage amounts of \$1 million and above
  - Ages 55+ with coverage amounts of \$500,000 and above
- Streamlined process for electronic and paper ticket submissions, available at no cost<sup>1</sup>
- Guaranteed death benefit protection for 10, 15, 20 or 30 years
- You'll work with the same dedicated underwriters as you do for your permanent business

### The process of obtaining coverage is faster and simpler

- Streamlined ticket submission accelerates the process and offers eligible clients lab-free opportunities<sup>1</sup>
- Automated underwriting with faster turnaround times for ticket submissions of cases, ages 18–60, with coverage amounts of \$1 million or less
- 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  
Lincoln Life & Annuity Company of New York

## 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+<sup>2</sup>
- Compensation is paid on the permanent policy<sup>3</sup>
- 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



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.

<sup>1</sup> LincXpress® Tele-App for Lincoln LifeElements® Level Term is not available in New York. The lab-free opportunity is only available through the Tele-App process for qualifying clients. Tele-App submission is required for Lincoln TermAccel®.

#### <sup>2</sup> 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](http://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.

<sup>3</sup> Please refer to the Lincoln Term Conversion Guidelines for further details on current term conversion commissions.

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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Order code: TO-ADV-FLI025



#### Issuers:

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

**The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

**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.

**Distributor:** Lincoln Financial Distributors, Inc., a broker-dealer

#### Policies:

Lincoln LifeElements® Level Term (2019) policy form TRM6063 and state variations; TRM6063N in NY. Lincoln TermAccel® Level Term (2019) policy form TRM6069 and state variations. Not available in NY.

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