



# Lincoln term advantages

Faster, simpler, competitively priced solutions

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.

## 1 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 \$100,000 – \$1,000,000
- Fully automated underwriting with no APS required
- Guaranteed death benefit protection for 10, 15, 20 or 30 years
- No-cost, fully electronic, streamlined Tele-App process required

### **Lincoln LifeElements® Level Term** for affluent clients

- Competitive rates for ages 30 and above, face amounts of \$500,000 or more for all term periods
- Streamlined Tele-App 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.

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

- Streamlined Tele-App submission process available<sup>1</sup>
- Faster policy issuance and reduced NIGOs (not-in-good-order cases)
- Opportunity to waive labs<sup>1</sup>
- No-cost, electronic policy delivery
- Leading-edge underwriting, including:
  - Preferred classes available to clients with treated hypertension or 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
  - Foreign National coverage with more than 90 countries approved for preferred and preferred plus classes
  - Large-case capacity with autobind limits up to \$60 million, ages 75 and under

## 3 Flexibility if your clients' needs change

### **Conversion options\***

- Compensation is paid on the permanent policy<sup>2</sup>
- Conversion available before the earlier of the end of the level term period *or* the client's attained age 70
- Guaranteed conversion product options to the full permanent life portfolio in policy years 1–7, and a limited portfolio in years 8+<sup>3</sup>
- No additional cost

### **Ability to reduce your client's death benefit**

- After policy year three, subject to the minimum face amount requirement

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

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

## 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. Lab-free underwriting is only available through the Tele-App process for qualifying clients. *LincXpress*® Tele-App process is required for *Lincoln TermAccel*®.

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

<sup>3</sup> **Conversion products guaranteed either in base policy or with the Conversion Products Amendment:**

*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 (i.e., *Lincoln AssetEdge*® Exec VUL, *Lincoln LifeReserve*® UL, *Lincoln VUL*<sup>ONE</sup> and *Lincoln AssetEdge*® VUL with the Enhanced Surrender Value Rider, and *Lincoln WealthAccumulate*® IUL with the Surrender Value Enhancement Endorsement or Exec Rider). 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 (i.e., *Lincoln MoneyGuard*® product).

*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.

### 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 (2017) policy form TRM6063 and state variations. Not available in NY.

*Lincoln LifeElements*® Level Term (2014) policy form TRM5065, with endorsement END7013 and Conversion Products Amendment AMD-7029, and state variations; TRM5065N.2/15 in NY. Only available in AK, MA, and NY.

*Lincoln TermAccel*® Level Term policy form TRM5065/ICC14TRM5065 with endorsement END7013, data pages TA5165, Conversion Products Amendment AMD-7029, and state variations. Not available in NY.

**Variable products:** Policy values will fluctuate and are subject to market risk and to possible loss of principal.

**Variable products are sold by prospectuses, which contain the investment objectives, risks, and charges and expenses of the variable product and its underlying investment options. Read carefully before investing.**

Only registered representatives can sell variable products.

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

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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