

More advantages from Lincoln term

Lincoln TermAccel® Level Term

Many clients choose term insurance because it offers an affordable solution to protect what's important to them — making mortgage payments, meeting college expenses, or business continuity.

Lincoln TermAccel offers incredibly low premiums and an easy process!

- **Competitive pricing** — especially for cases involving:
 - Ages 30–60 with coverage amounts of \$250,000 up to \$1 million
- **A streamlined Tele-App submission** — accelerating the process with automated underwriting and lab-free opportunities for qualifying clients
- **Quick approval** process means cases are issued in a fraction of the time
- **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

And there's more! Lincoln leading-edge underwriting offers:

- ✓ *Lincoln TermAccel* uses electronic delivery for fast, easy policy delivery.
- ✓ No medical records required in the streamlined *Lincoln TermAccel* process.
- ✓ Family history of cancer or diabetes may qualify for preferred or preferred plus.
- ✓ Occasional cigar use up to 24 per year can still qualify for preferred nontobacco.
- ✓ Up to 12 weeks of foreign travel can still qualify for preferred or preferred plus.

Insurance products issued by:
The Lincoln National Life Insurance Company

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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 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 VULONE* 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.
- 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.

² 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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Products, riders and features are subject to state availability. Limitations and exclusions may apply. Not available in New York. Check state availability.

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.

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