

## The Lincoln National Life Insurance Company

<b>Name:</b>	The Lincoln National Life Insurance Company
<b>Description:</b>	The Lincoln National Life Insurance Company is a member of Lincoln Financial Group.
<b>Website:</b>	<a href="http://www.lfg.com">http://www.lfg.com</a>
<b>Customer Service:</b>	1-888-946-2700
<b>Address:</b>	1300 South Clinton Street Fort Wayne, IN 46802
<b>Offered by QuickQuote in:</b>	All states except for: NY
<b>Year Founded:</b>	1905
<b>AM Best Rating:</b>	A+ as of 2010
<b>S&amp;P Rating:</b>	AA-

### Included Term Life Product Features

<b>Accelerated Benefit Rider:</b>	<p>Included with no extra premium. This rider allows the policy owner to request a portion of the death benefit if the Insured is diagnosed as terminally ill with a life expectancy of less than six months.</p> <p>The maximum benefit amount is 50% of the policy death benefit, up to a maximum of \$250,000 on all policies per Insured with the company.</p> <p>This benefit will be treated as a lien against the policy and as such, will accrue interest. A \$300 administrative charge will apply. Not available in all states. Some state exceptions apply. Please email or call for details.</p>
<b>Conversion:</b>	<p>Included with no extra premium. This policy is convertible for the level premium period or to age 70, if earlier. Conversions are allowed to any permanent plan made available by the company at the time of conversion. Conversions are subject to all conditions set forth in the policy and may require evidence of insurability.</p>

### Optional Term Life Product Features

<b>Waiver of Premium Rider:</b>	<p>Available with extra premium. In the event of a qualifying total disability, premiums will be waived for the duration of the disability. Available for issue ages 19-59 and expires on the insured's 65th birthday. The maximum face amount issuable with this rider is \$5,000,000. Please email or call for details and premium rates.</p>
<b>Disability Income Rider:</b>	<p>Available with extra premium. This rider provides a monthly income benefit for a maximum of two years to the policy owner if the policy Insured becomes disabled. Available for issue ages 20-55. Not available in all states. Please email or call for details.</p>
<b>Children Term Insurance Rider:</b>	<p>Available with extra premium. Provides term insurance coverage for the policy Insured's children. The rider is available for issue ages 18-55 for the policy Insured and 15 days - 18 years for covered children.</p> <p>Coverage on each eligible child will terminate on or after the child's 25th birthday. The rider will terminate on the earlier of the youngest insured child's age 25 or the policy Insured's age 65.</p> <p>One unit equals \$1,000 coverage, with 1 to 15 units available. The premium rate is \$5.00 per unit annually.</p>

### Other Information

Lincoln LifeElements Level Term life insurance plans shown are issued by The Lincoln National Life Insurance Company, 1300 South Clinton Street, Fort Wayne, IN 46802. Rates shown are current as of 3/23/2009 and are subject to change. Rates after the guaranteed level premium period increase annually to age 95. Premiums shown include an annual \$125 policy fee. Products and features subject to state availability. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Lincoln LifeElements Policy Form Number TRM5065. Ratings are not

### Legal Information

guarantees of future performance. Company ratings are current as of 10/21/2009. The Lincoln National Life Insurance Company products are offered in all states through Tim Bain, licensed agent and QuickQuote Financial, Inc., licensed agency.

Compliance number LLA0706-0267.

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### The Lincoln National Life Insurance Company Plans

**Lincoln LifeElements 10** 10-year term life insurance with premium rates guaranteed to remain level for 10 years.

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**Lincoln LifeElements 15** 15-year term life insurance with premium rates guaranteed to remain level for 15 years.

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**Lincoln LifeElements 20** 20-year term life insurance with premium rates guaranteed to remain level for 20 years.

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**Lincoln LifeElements 30** 30-year term life insurance with premium rates guaranteed to remain level for 30 years.

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