

Affordable life insurance protection from a name you can trust

*Lincoln LifeElements*SM Level Term Fact Sheet

Coverage

10-, 15-, 20-, or 30-year guaranteed, level premium, convertible term life insurance coverage.

Issue classes and ages

10-year: 18–75 (18–70 in New York)

15-year: 18–65

20-year: 18–60

30-year nontobacco: 18–50

30-year tobacco: 18–45

Face amount

Minimum: \$100,000

Maximum: \$4,999,999

Policy fees

\$75 annually

Multiple term policy fee discount

For spouses, business partners/owners who submit and pay for term insurance together, the \$75 annual policy fee will be reduced to \$37.50 on each term policy.

Why *Lincoln LifeElements* Level Term?

- Valuable life insurance protection that you can afford
- You choose the guaranteed level premium period (10, 15, 20, or 30 years)
- Enhance your policy by choosing from a selection of riders

What is *Lincoln LifeElements* Level Term?

Lincoln LifeElements Level Term is a term insurance policy with guaranteed level premiums for your choice of 10, 15, 20, or 30 years.

That means you pay the same rate every year, and your premium is guaranteed not to change during the selected term period. Plus, your policy is guaranteed not to be cancelled as long as you continue to pay premiums to keep it in-force.

Renewing your policy

After the selected term period, you can elect to continue coverage up until age 95 (age 80 in New York). Premiums will increase annually based on your initial underwriting classification.

Covering your changing needs

Before the end of your level term period, or to attained age 70, whichever is earlier, you can convert your *Lincoln LifeElements* Level Term policy to any Lincoln permanent life insurance policy available for conversions at the time of the conversion—without going through the underwriting process again.

Guarantees are backed by the claims-paying ability of the appropriate issuing company.

Two separate companies issue Lincoln term life insurance policies. New York contracts are issued by Lincoln Life & Annuity Company of New York. For all other states, contracts are issued by The Lincoln National Life Insurance Company. These companies are separately responsible for satisfying their own financial and contractual obligations.

Companion plan policy fee discount

For term insurance business submitted and paid for along with a permanent policy, the \$75 annual policy fee will be reduced to \$37.50 on the term policy.

Underwriting classifications

- Preferred plus nontobacco
- Preferred nontobacco
- Standard nontobacco
- Preferred tobacco
- Standard tobacco

Convertibility

Convertible for the level premium period or to attained age 70, whichever occurs first. New York policyholders will have the ability to convert until the later of the end of the fifth policy year or to attained age 60. Conversions will be allowed to any Lincoln permanent life insurance policy available for conversions at the time of the conversion.

| |
|---|
| 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 |

©2007 Lincoln National Corporation

www.LFG.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LFD0706-1619

TO-2239-07 SW 7/07

Order code: TO-LLETRM-FS



Hello future.™

What additional options are available?

The **Accelerated Benefit Rider** pays out a portion of the death benefit if you were to develop a terminal illness likely to result in death within six months. Actual benefit paid will be reduced by a \$300 administrative charge, any premium due at the time of acceleration, and an actuarial discount factor. This rider may be elected after policy issue.

The **Children's Term Rider**, available at an additional cost, provides level term coverage for all children of the insured. This rider may be added after policy issue.

The **Disability Income Rider**, available at an additional cost, provides a monthly income benefit for up to two years if you become totally disabled. Not available with the Waiver of Premium Rider.

The **Return of Premium Rider**, available at an additional cost, returns a percentage of the eligible premiums paid to the policyowner when the policyowner cancels the base policy before the end of the initial level premium term period, the base policy reaches the end of the initial level premium term period, or the base policy is converted to a permanent life policy.

Not available in Florida, Minnesota, New Jersey, New York, Utah, and Washington. Not available for the 10-year policy. Rider is capped at \$2 million per insured.

The **Waiver of Premium Rider**, available at an additional cost, waives premium payments during the disability period of an insured who becomes totally disabled. Not available with the Disability Income Rider.

Guarantees are backed by the claims-paying ability of the appropriate issuing company.

Important disclosures. Please read.

Lincoln LifeElements™ Level Term is issued on policy form TRM5060 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Policies sold in New York are issued on policy form TRM5060N by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Product and features subject to state availability.

This material was prepared to support the promotion and marketing of a life insurance product. Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state, or local tax penalties. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.