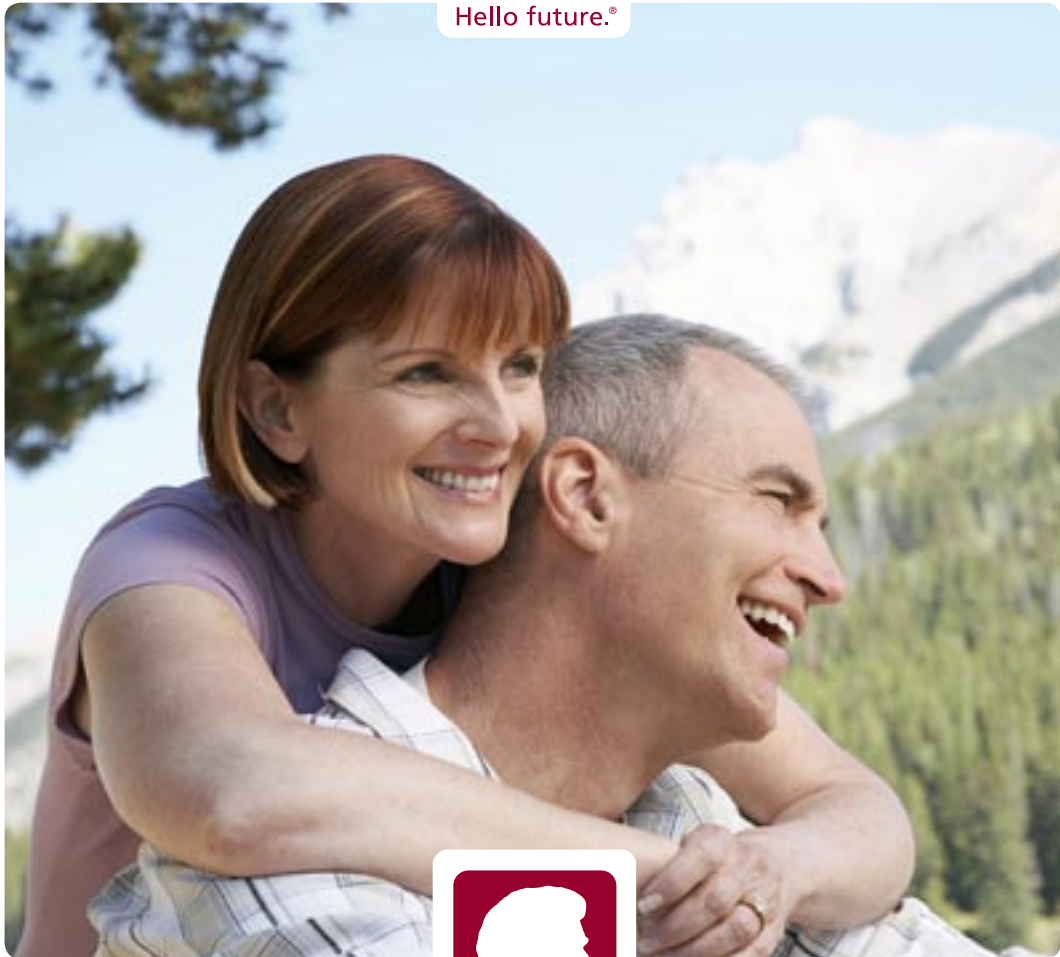


Hello future.®



LINCOLN FOR LIFE



CLIENT OVERVIEW

Lincoln LifeElements® Level Term

Get the term coverage you need—
at a price that may surprise you

The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

Not a deposit	Not FDIC-insured	May go down in value
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

LCN2041307

“All my life I have tried to pluck
a thistle and plant a flower
wherever the flower would grow
in thought and mind.”

— A Lincoln®

Do you need basic death benefit protection for a certain time period? Maybe you want to ensure your children will be able to finish college if you're no longer there. Or you may need to cover a business loan or protect your business from financial loss due to the death of a key employee.

Lincoln LifeElements® Level Term can help you meet those needs. It offers:

- Guaranteed rates for the term you choose
- Coverage choice of 10, 15, 20, or 30 years
- Option to convert to qualified Lincoln permanent life insurance products
- Ability to customize your policy with riders
- Some of the most competitive rates available

Why pay more for the term life insurance protection you need?

With *Lincoln LifeElements* Level Term, you can protect your family or business with a policy that provides a choice of guaranteed durations of protection, convertibility, and the confidence of a company you can trust. All for less than you might expect!

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

Life changes—*Lincoln LifeElement* can help you stay flexible

It offers the built-in features and optional riders to help you stay flexible no matter what.

You need a guaranteed level death benefit

Term insurance provides you with affordable life insurance for a specified time period. Depending on your age when the policy is issued, you can select guaranteed level death benefit protection for 10, 15, 20, or 30 years. You may select a death benefit from \$250,000 to \$20,000,000...or even more!¹

¹Subject to underwriting and reinsurance requirements.

You need guaranteed level term premiums

Your premiums are guaranteed to remain level for the guaranteed period you select. You can select the premium billing option that works best for you. However, keep in mind that selecting the least frequent mode (annual) will provide you with the lowest yearly cost.

You can convert to a permanent life insurance policy—guaranteed

Someday you may need permanent life insurance instead of term. Before the end of the guaranteed period you select or by age 69 (whichever occurs first), you may convert your term coverage to any Lincoln permanent life policy available for conversion at the time you decide to convert. It's guaranteed!

You can get benefits if you are physically disabled

This optional rider is available at an additional cost for insureds ages 18 to 59 when the policy is issued.

- This rider will, after a four-month waiting period, waive premium payments during a period in which the insured is totally disabled subject to restrictions as noted in the rider.
- The maximum policy face amount to which this rider may be added is \$5,000,000.
- This rider will remain in-force until the earlier of the insured's attained age 65, the termination of the base policy, or the policyowner's request to terminate the rider.

ments[®] Level Term

help make sure you're prepared,

You can get benefits if you are terminally ill

Available for all insureds and included in the cost of the policy, this rider allows a portion of the policy death benefit to be paid out if the insured were to develop a terminal illness likely to result in death within six months. This rider may be added after the policy is issued.

- The maximum eligible benefit is 50% of the policy death benefit, up to a maximum of \$250,000 on all policies with Lincoln per insured.
- Issue ages are the same as the base policy.
- Actual benefit paid will be reduced by a \$300 administrative charge and an actuarial discount factor. Policy premiums must continue to be paid.

You can get insurance coverage for your children

This optional rider is available for insureds ages 15 to 55. For an additional cost, this rider provides level term insurance coverage for all children of the insured ages 15 days to 18 years when the policy is issued.

- Cost for the rider is a fixed amount regardless of the number of children covered. The term insurance on each child may be from \$1,000 to \$15,000.
- Insured (under the policy) is the beneficiary.
- Child's coverage can be converted, up to five times the benefit amount.
- Rider expires on the earlier of the youngest child's attaining age 25 or the insured's attaining age 65.

Protect your family or your business with affordable, convertible level term insurance from Lincoln.



Find out more.
Talk to your Lincoln representative today!

Hello future.®

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May go down in value

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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.

LCN1004-2041307

POD 6/10 **Z02**

Order code: **TO-CLT-BRC001**



Lincoln
Financial Group®

Important disclosures. Please read.

Lincoln LifeElements® Level Term is issued on policy form TRM5065 and state variations by **The Lincoln National Life Insurance Company, Fort Wayne, IN. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Guarantees and 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 TRM5065N by Lincoln Life & Annuity Company of New York, Syracuse, NY. **Guarantees and contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Products and features are subject to state availability. Limitations and exclusions may apply.