



*Lincoln LifeElements*SM
Level Term Life Insurance

You've made a
smart decision!

◆ **It's affordable.**

- With some of the most competitive rates available.
- Life insurance coverage time periods to suit your needs, from 10, 15, 20, or even 30 years.

◆ **It's flexible.**

Death benefit protection for you and those you care about. Additional riders to address your needs in case of:

- **Terminal illness**—the Accelerated Benefits Rider may help by giving you access to a portion of the death benefit during your lifetime.
- **Children who need coverage**—select the Children's Term Rider.
- **Total physical disability**—the Waiver of Premium Rider lets you waive premium payments for a specified amount of time.

These riders are available at additional cost. The charge for the Accelerated Benefits Rider is incurred when the benefit is exercised.

◆ **It's convertible to permanent insurance.**

You will be able to convert your Term policy to a Permanent Lincoln policy any time during the policy's conversion period with no new underwriting required.

◆ **Lincoln has you covered.**

With more than 100 years' experience protecting people, Lincoln backs the guarantees through the claims-paying ability of the issuing company:

- The Lincoln National Life Insurance Company
- In NY, Lincoln Life & Annuity Company of New York

Two separate companies issue Lincoln term 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.

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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Order code: TO-FLI010



Hello future.®

Important disclosures. Please read.

*Lincoln LifeElements*SM 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. 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. **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

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

Get the term coverage that's right for you

*Lincoln LifeElements*SM Level Term riders



***Lincoln LifeElements* Level Term offers a death benefit and available riders to help you customize your policy.**

If you're concerned about:

Terminal illness

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. This rider may be elected after policy issue.

- Issue ages: Same as base policy
- Benefit: Maximum eligible benefit is 50% of the policy death benefit up to a maximum of \$250,000 on all policies with Lincoln per insured.

Actual benefit paid will be reduced by a \$300 administrative charge, any premium due at the time of acceleration, and an actuarial discount factor.

Insurance coverage for children

Children's Term Rider*

Provides level term coverage for all children of the insured. This rider may be added after policy issue.

- Issue ages: 18–55 for the policy insured; 15 days to age 18 for the child
- Issue amount: One to fifteen units of \$1,000 each
- Convertibility: Up to five times the benefit amount
- Coverage:
 - The beneficiary is the insured under the policy.
 - Rider expires on the earlier of the youngest insured child's 25th birthday or the insured's age 65.

Physical disability

Waiver of Premium Rider*

Waives premium payments during the disability period of an insured who becomes totally disabled.

- Issue ages: 18–59
- Coverage: To attained age 65, termination of the base policy, or termination at the request of the policyowner.

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