



You're In Charge®

Lincoln LifeElements® Level Term

A photograph of three women of different ages (elderly, middle-aged, and young adult) wearing aprons and smiling while looking at a recipe book together in a kitchen. In the foreground, there are glass jars of flour and a bowl of eggs.

The cost-efficient term protection you need now

The convertibility option and policy features you'll want later

Products issued by:
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		

A close-up photograph of baking ingredients on a counter, including a bowl of eggs, a bowl of flour, and some dough.

Client Overview

LIFE SOLUTIONS

Affordable, guaranteed protection today — optional choices you'll want for tomorrow

Maybe you need life insurance death benefit protection for just a certain number of years. Perhaps it's while your kids are in college. Maybe you need protection to help cover a business loan, or to protect your business from the financial loss if a key employee dies.

Lincoln LifeElements® Level Term can help you meet those needs and more with:

- Guaranteed death benefit protection for 10, 15, 20, or 30 years
- Guaranteed rates—some of the most competitive in the industry
- The option to convert to Lincoln permanent life insurance later
- Opportunities to customize your policy to meet your individual needs

Guaranteed conversion to a permanent life insurance policy

Someday you may need permanent life insurance instead of term. Before your policy level term period ends or before you reach attained age 70 (whichever comes first), you can convert your term coverage to any qualifying Lincoln permanent life insurance policy.

Guarantees are subject to the claims-paying ability of the appropriate issuing company.



See the policy facts

Issue ages

Term	Nationwide (including NY)		Washington
10-year	18–80		18–70
	Nontobacco	Tobacco	
15-year	18–75	18–70	18–65
20-year	18–70	18–65	18–60
30-year	18–55	18–50	18–50

Issue face amounts

- Minimum face amount: \$250,000
- Maximum face amount: subject to individual consideration and underwriting limits

Policy fee

- \$90 for all term periods

Premium frequency

- Direct bill: annual, semiannual or quarterly only
- Electronic funds transfer (EFT): annual, semiannual, quarterly, monthly
- List bill: annual, semiannual, quarterly, monthly
- There is an additional charge for paying premiums more frequently than once a year.

Convertibility

- Convertible prior to the end of the level premium payment period (10, 15, 20, or 30 years) or prior to insured's attained age 70, whichever comes first.
- Conversions allowed to any qualifying Lincoln permanent life policy available at the time of conversion.
- If the policy is on premium waiver at the time of conversion, the insured will have access to a waiver benefit as part of the conversion, subject to availability and the company guidelines in place at the time of conversion.

End of level premium

- A one-time face decrease occurs at the end of the level term period.
- In some cases after this decrease, the premiums remain at the same level as the preceeding ones for the next three premiums, then they increase annually.
- In other cases, premiums increase after the face decreases, level out for three years, then increase on an annual basis.

Add a policy rider to meet your unique needs

If you're concerned about...

Disability

- The Waiver of Premium Rider waives premium payments during a period of total disability. Available at an additional cost.

Terminal illness

- The Accelerated Benefit Rider pays out a portion of the death benefit if you were to become terminally ill. There is a charge once this rider is exercised. Accelerated death benefits may be taxable and may affect public assistance eligibility.

Coverage for your children

- The Children's Term Rider gives you the ability to insure all of your children with level term coverage, up to \$15,000 per child, under your own policy. Available at an additional cost with one rider charge. No additional cost per child.

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

Talk with your insurance representative today.

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Important disclosures:

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.**

Policies sold in New York are issued on policy form TRM5065N.2/13 by Lincoln Life & Annuity Company of New York, Syracuse, NY.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

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