

FOR LIFE



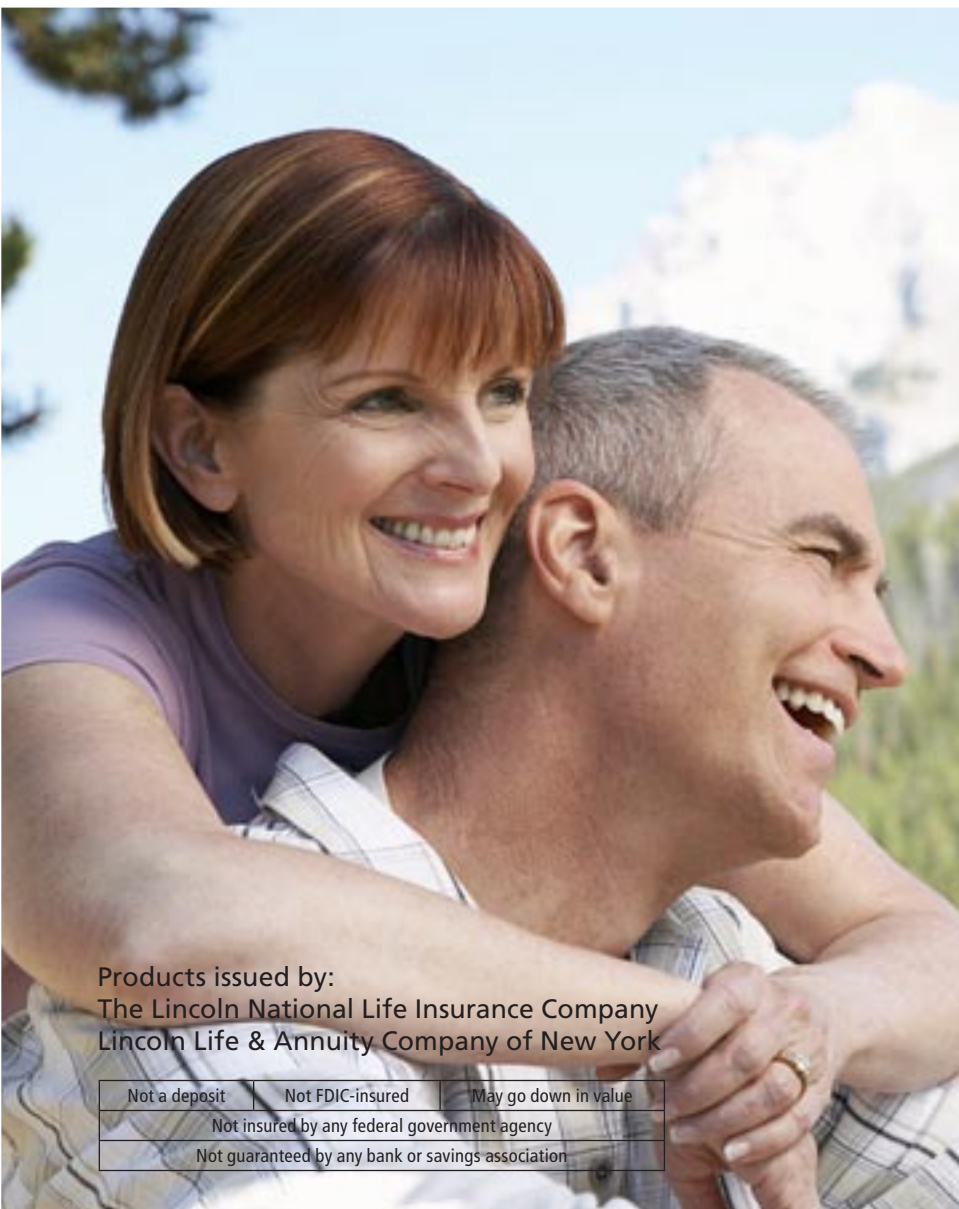
Lincoln
Financial GroupSM

Lincoln *LifeElements*[®] Level Term

The protection you need
at a price that makes sense

Client Overview

Hello future.[®]



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

“ I will prepare and
someday my chance
will come. ”

— *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 1, 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!

*One-year coverage available through *Lincoln LifeElements*® One-Year Term. No riders are available for one-year policies, and the policies are not convertible.

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

It offers the built-in features and optional riders 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 1, 10, 15, 20 or 30 years.

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. Annual billing and payments will provide you with the lowest annual 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 term period or prior to reaching age 70 (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

Add the Waiver of Premium Rider, which is available for an additional cost at policy issue for ages 18 to 59. With this supplemental protection, your premium payments will be waived during a period when you, the insured, are totally disabled. This rider can be added only to policies with face amounts of \$5 million or less. It remains in-force until the earliest of the insured's age 65, the termination of the base policy, or the policyowner's request to terminate the rider. A four-month waiting period for the premium payment waiver applies. Other restrictions may also apply.

ements® Level Term

to help make sure you're prepared,

You can get benefits if you are terminally ill

Available for all insureds at no additional cost, the Accelerated Benefit 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 can be added after the policy is issued. Some limitations apply.¹

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. Actual benefit paid will be reduced by a \$300 administrative charge and an actuarial discount factor. Policy premium payments need to continue.

You can get insurance coverage for your children

The Children's Term Rider is available to insureds ages 18 to 55. For an additional cost, the rider provides level term insurance coverage ranging from \$1,000 to \$15,000 for the children of the insured, ages 15 days to 18 years.

One low rate covers all children of the insured. The children's coverage can be converted, up to five times the benefit amount. This coverage expires on the earlier of the youngest child's attaining age 25 or the insured's attaining age 65.

¹ Accelerated death benefits may be taxable and may affect public assistance eligibility.

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



Find out more.
Talk to your Lincoln
representative today!

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Order code: TO-CLT-BRC001

10-2527A

Lincoln LifeElements® Level Term is issued on policy form TRM5065 and *Lincoln LifeElements*® One-Year Term is issued on policy form LN485 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.5/11 and LLANY485 by Lincoln Life & Annuity Company of New York, Syracuse, NY.

All guarantees and benefits of the insurance policy are backed by 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 and features are subject to state availability. Limitations and exclusions may apply.



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