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E-communication from Lincoln Financial Group



Lincoln is expanding  
our low term rates to  
clients ages 30+

SEE OUR RATES



*Lincoln LifeElements*® Level Term now has competitive rates for clients ages 30+ who want coverage of \$1 million or more for all term periods, and continues to have competitive rates for ages 55+, \$500,000 coverage.<sup>1</sup>

Provider	Rate
Lincoln	0.25
Competitor A	0.30
Competitor B	0.35
Competitor C	0.40
Competitor D	0.45
Competitor E	0.50

SEE HOW LINCOLN STACKS UP

*Lincoln LifeElements* Level Term is also an affordable business solution for buy-sell and key person coverage. [Learn more.](#)

Increase your sales with a simple, convenient and flexible process

- **Leading-edge underwriting** with flexible submission options and large-case support to handle average face amount being one of the highest in the industry<sup>2</sup>
- **Flexibility to convert to a Lincoln permanent life policy** — one of the largest life insurance portfolios in the industry.<sup>3</sup>

SHARE THIS FACT SHEET WITH YOUR CLIENTS

For more information or an illustration, contact your Lincoln representative or call 833-422-5433.

<sup>1</sup>Guaranteed death benefit protection for 10, 15, 20 or 30 years.

<sup>2</sup>LIMRA 4Q 2017 YTD U.S. Individual Life Insurance Sales Report.

<sup>3</sup>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 qualifying Lincoln permanent life policies available at the time of conversion. Ask your representative what opportunities may apply. For clients who desire a more robust conversion feature, a higher cost product may also be available.

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

*Lincoln LifeElements*<sup>®</sup> Level Term (2017) — 07/16/18, is issued on policy form TRM6063 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

**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. Not available in New York. Check state availability.

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**You're In Charge<sup>®</sup>**