LifeTrends®

Lincoln TermAccel (2017) vs Lincoln TermAccel

Percentage that the Premium is Higher or Lower, $500,000 Death Benefit

Term - Level Term Period vs Term - Level Term Period

Payment Structure	Gender	Risk Class	20	25	30	35	40	45	50
Fifteen Pay	Male	Preferred Best	2.0	2.0	2.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	-0.4	-0.4	-0.5	-0.1	-0.1	-0.6	-1.5
		Standard	-0.4	-0.4	-0.5	-0.1	-0.1	-0.6	-1.5
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Female	Preferred Best	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	0.0	-0.2	0.0	0.0	0.0
		Standard Plus	-0.5	-0.5	-0.4	-0.4	-0.3	-0.3	-0.7
		Standard	-0.5	-0.5	-0.4	-0.4	-0.3	-0.3	-0.7
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Twenty Pay	Male	Preferred Best	0.0	0.0	0.0	0.0	0.0	-0.1	-0.1
		Preferred	0.0	0.0	0.0	0.0	0.0	-0.2	0.0
		Standard Plus	0.8	-0.3	-0.3	-0.3	0.0	-0.2	-0.1
		Standard	0.8	-0.3	-0.3	-0.3	0.0	-0.2	-0.1
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Female	Preferred Best	0.0	0.0	0.0	0.0	0.0	-0.1	-0.1
		Preferred	0.0	0.0	-0.4	0.0	0.0	0.0	-0.1
		Standard Plus	-0.1	-0.1	-0.1	-0.4	-0.2	-0.5	-0.5
		Standard	-0.1	-0.1	-0.1	-0.4	-0.2	-0.5	-0.5
		Best Tobacco	0.0	0.0	-0.2	0.0	0.0	0.0	0.0
Thirty Pay	Male	Preferred Best	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	-0.3	-0.3	-1.3	-0.3	-0.8	-0.1	-0.3
		Standard Plus	-0.1	-0.7	-0.2	-0.7	-0.9	-1.1	-0.2
		Standard	-0.1	-0.7	-0.2	-0.7	-0.9	-1.1	-0.2
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Female	Preferred Best	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	-0.7	-0.4	-0.3	-0.2	0.0	0.0
		Standard Plus	0.0	-0.8	-1.1	-0.9	-1.2	-1.2	-0.1
		Standard	0.0	-0.8	-1.1	-0.9	-1.2	-1.2	-0.1
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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LifeTrends®

Lincoln TermAccel (2017) vs Lincoln TermAccel

Percentage that the Premium is Higher or Lower, $250,000 Death Benefit

Term - Level Term Period vs Term - Level Term Period

Payment Structure	Gender	Risk Class	20	25	30	35	40	45	50
Fifteen Pay	Male	Preferred Best	0.8	0.8	0.8	2.8	3.3	0.0	0.0
		Preferred	0.0	0.0	0.0	0.0	0.0	0.0	-0.5
		Standard Plus	-0.2	-0.2	0.0	0.0	0.0	-0.3	-0.6
		Standard	-0.2	-0.2	0.0	0.0	0.0	-0.3	-0.6
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Female	Preferred Best	0.0	0.0	1.3	0.0	0.0	0.0	3.4
		Preferred	0.0	0.0	-0.2	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	-0.2	-0.2	-0.2	-0.4	-1.1
		Standard	0.0	0.0	-0.2	-0.2	-0.2	-0.4	-1.1
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Twenty Pay	Male	Preferred Best	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	-0.3	-0.3	-0.3	0.0	0.0	-0.4	-1.3
		Standard Plus	0.0	0.0	0.0	0.0	0.0	-0.6	-0.2
		Standard	0.0	0.0	0.0	0.0	0.0	-0.6	-0.2
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Female	Preferred Best	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	-0.3	0.0	0.0	0.0	-0.1
		Standard Plus	0.0	0.0	0.0	-0.2	0.0	-0.8	-0.4
		Standard	0.0	0.0	0.0	-0.2	0.0	-0.8	-0.4
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Thirty Pay	Male	Preferred Best	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	-0.2	-0.2	-0.2	-0.4	-3.0	-0.5	-1.1
		Standard Plus	0.0	0.0	-0.9	-0.6	-1.3	-0.1	-0.3
		Standard	0.0	0.0	-0.9	-0.6	-1.3	-0.1	-0.3
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Female	Preferred Best	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	-0.7	-0.5	0.0	0.0	-0.3	-0.4
		Standard Plus	0.0	0.0	-0.3	-0.4	-0.8	-0.2	-0.1
		Standard	0.0	0.0	-0.3	-0.4	-0.8	-0.2	-0.1
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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LifeTrends®

Lincoln TermAccel (2017) vs Lincoln TermAccel

Percentage that the Premium is Higher or Lower, $100,000 Death Benefit

Term - Level Term Period vs Term - Level Term Period

Payment Structure	Gender	Risk Class	20	25	30	35	40	45	50
Fifteen Pay	Male	Preferred Best	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Female	Preferred Best	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Twenty Pay	Male	Preferred Best	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Female	Preferred Best	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Thirty Pay	Male	Preferred Best	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Female	Preferred Best	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Preferred	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard Plus	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Standard	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Best Tobacco	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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