



Lincoln TermAccel® Level Term (2019)

Affordable, guaranteed protection made easy

A faster, simplified approach to life insurance

CLIENT GUIDE AND FACT SHEET

Because safeguarding your loved ones is important to you, we've made it easier for you to get coverage. You can apply for a *Lincoln TermAccel* policy through a quick, secure, fully electronic process. If approved, you'll have your coverage much faster than with traditional life insurance.

Whether you need guaranteed coverage for a specific period to provide your family financial security until your kids graduate, the mortgage is paid off, or to cover other expenses if you're not there, you'll like what this policy offers.

- ✓ **Guaranteed financial protection** — coverage for 10, 15, 20 or 30 years
- ✓ **Affordability** — cost-efficient rates that can fit in your budget
- ✓ **Convenience** — the ease of a simple phone interview application and the opportunity of no-lab work requirements if you meet certain qualifications¹
- ✓ **Flexibility for your future** — options to add additional protection for yourself or your children, and the ability to change your coverage to a Lincoln permanent policy if your needs change.²



Secure the income replacement you need

Feel confident that your loved ones can continue to enjoy their lifestyle.



Make sure you have enough financial protection

While you may have coverage through your employer, ask your advisor if it's sufficient.

¹ Depending on health history, there is no lab work required for qualified applicants.

² 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.

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		

Insurance products issued by:
The Lincoln National Life Insurance Company



Product facts

Issue ages and coverage amounts	Term	Issue age		<ul style="list-style-type: none"> • Minimum coverage amount: \$100,000 • Maximum coverage amount: \$1 million • Death benefit (coverage amount) reductions: After policy year three, you can reduce your amount of coverage to meet your changing needs, subject to the minimum requirement. So, when you pay off your mortgage or your kids graduate and become financially independent, you can save money by decreasing the amount of term protection you have.
	10-year	18-60		
	15-year	18-60		
	20-year	18-60		
		Nontobacco	Tobacco	
30-year	18-55	18-50		
Policy fee	<ul style="list-style-type: none"> • \$80 each year for all term periods for coverage amounts of \$100,000 – \$249,999 • \$90 each year for all term periods for coverage amounts of \$250,000 – \$1 million 			
Premium frequency	<ul style="list-style-type: none"> • Direct bill: annual or semiannual only • Electronic funds transfer (EFT): annual, semiannual, quarterly or monthly • List bill: annual, semiannual, quarterly or monthly (A list bill is typically used for businesses. An example is one bill for the life insurance policies on a company's 10 executives.) • There is an additional charge for paying premiums more frequently than once a year. 			
End of level premium	<ul style="list-style-type: none"> • You have options at the end of your term. If you still need coverage, you could keep paying for your policy, but there is a one-time coverage amount decrease at the end of the level term period. • In some cases after this decrease, your premiums remain at the same level as the preceding ones for the next three years, then they increase annually. • In other cases, your premiums increase after the coverage amount decreases, level out for three years, and then increase on an annual basis. 			

Add a policy rider to meet your specific needs

If you want additional protection for:

Disability	The Waiver of Premium Rider waives premium payments during a period of total disability. Available at an additional cost.
Terminal illness	The Accelerated Benefits 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.
Your children	The Children's Term Insurance Rider gives you the ability to insure all 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.

If your needs change, you can change coverage

Before your term period ends, you have the option to convert your term policy to a Lincoln permanent life insurance policy.

- Convertibility**
- You have the flexibility to convert to a Lincoln permanent life policy, so your coverage evolves with you throughout your life. Discuss available opportunities with your advisor.
 - Your policy is convertible prior to the end of the level premium payment period (10, 15, 20 or 30 years) or prior to the insured's attained age 70, whichever comes first.

Why term insurance can be important in your life?



1 in 5 Americans say they don't have enough life insurance.*

2 in 5 millennials say they wish their spouse or partner would purchase more life insurance.*



44% of millennials overestimate the cost of life insurance by more than five times the actual amount.*



More than one-third of American households would feel the adverse financial impact within one month if a primary wage earner died.*

Why choose *Lincoln TermAccel*® Level Term?

- **Cost-effective guaranteed protection** for 10, 15, 20 or 30 years
- **The convenience of a simple application** with a quick phone interview and the opportunity for no lab work
- **A fast approval process** that speeds up your policy issue
- **Flexibility** with the ability to convert your policy for a Lincoln permanent life policy to meet your changing needs
- **The strength of Lincoln Financial Group** For more than 100 years, we've remained committed to helping Americans plan for retirement, prepare for the unexpected, and protect their wealth from taxes, long-term health costs, longevity, inflation, and market risk. We have continued to keep our promises through challenging financial times, including the Great Depression and the Financial Crisis of 2008. Today, millions of Americans rely on us for the knowledge, experience and solutions to help them meet their goals.

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Affiliates are separately responsible for their own financial and contractual obligations.

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Order code: TA-CLT-FLI003



You're In Charge®

Ask your advisor about protecting what matters most in your life with *Lincoln TermAccel*.

PBR  Product is compliant with principle-based reserving (PBR) and 2017 commissioners standard ordinary (CSO) table.

Important information:

Lincoln TermAccel® Level Term (2019) is issued on policy form TRM6069, 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.