



Lincoln LifeElements® Level Term

Fact Sheet

Lincoln LifeElements Level Term is a term insurance policy that gives you guaranteed death benefit protection for the term you choose. You'll get:

- A coverage choice of 10, 15, 20 or 30 years
- Premiums that are locked in
- The ability to convert your policy to a qualifying Lincoln permanent life insurance product if your needs change

Issue ages

Term	Nationally		New York and Washington (states)	
	Nontobacco	Tobacco	Nontobacco	Tobacco
10-year	18-75		18-70	
15-year	18-65		18-65	
20-year	18-60		18-60	
30-year	Nontobacco	Tobacco	Nontobacco	Tobacco
	18-50	18-45	18-50	18-45

Risk classes

<u>Nontobacco</u>	<u>Tobacco</u>
- Preferred plus	- Preferred
- Preferred	- Standard
- Standard	- Substandard
- Substandard	

Issue face amounts

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

Policy fee

Coverage period	Annual fee
10 years	\$90
15 years	\$60
20 years	\$60
30 years	\$50

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.

Guarantees are backed by the claims-paying ability of the appropriate issuing company.

Products issued by:
 The Lincoln National Life Insurance Company
 Lincoln Life & Annuity Company of New York

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 preceding 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.

Convertibility

Convertible prior to the end of the level premium payment period (10, 15, 20, 30) or prior to insured's attained age 70, whichever occurs first. Conversions allowed to any Lincoln permanent life policy available at the time of conversion. Only New York policyowners may convert until the later of the end of the fifth policy year or the insured's attained age 70. If the policy is on 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.

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.
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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.
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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.
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You're In ChargeSM

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

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Lincoln
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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.5/11 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.