



You're In Charge®

WealthProtection ExpertiseSM

The protection you need today

More options for life's future possibilities



LIFE SOLUTIONS

Lincoln TermAccelSM

Client Overview

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

Financial security with easy, affordable, term life insurance



Term life insurance helps protect the financial future of the loved ones you leave behind. Whether it's ensuring your family is able to stay in their home, paying for your children's college tuition, or replacing your lost income, *Lincoln TermAccel*SM Level Term protects the people who mean the most to you.

Protecting your family is simpler than ever

Safeguarding your family is at the top of your to-do list. And we've simplified the process. With *Lincoln TermAccel*, you can apply for coverage through our quick and efficient online paperless process. If approved, you'll have your coverage in a fraction of the time!

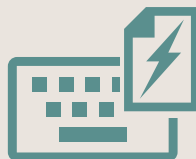
Guaranteed conversion to a permanent life insurance policy

As your needs change, you may decide to convert to a permanent life insurance policy. You can convert your *Lincoln TermAccel* coverage to any qualifying permanent life insurance policy.*

Lincoln TermAccel offers:



- **Affordable protection**
- **Issue ages**—starting at age 18
- **15-, 20- or 30-year terms** with face amounts from \$100,000 to \$500,000



- **Quick, easy and paperless** online application process and policy delivery
- **Quick approval** process



- **Guaranteed premiums** that stay the same for the length of the term
- **Flexibility to convert** to any qualifying Lincoln permanent life insurance policy for the same death benefit amount with no new underwriting required

*Convertible prior to the end of the level premium payment period (15, 20 or 30) or prior to insured's attained age 70, whichever comes first.

Lincoln TermAccelSM policy facts

Issue face amounts

- Minimum face amount: \$100,000
- Maximum face amount: \$500,000
- Death benefit (face amount) reductions are allowed after policy year three, subject to the minimum face amount requirement.

Policy fee

- \$80 for all term periods for face amounts of \$100,000–\$249,999
- \$90 for all term periods for face amounts of \$250,000–\$500,000

Premium frequency

- Direct bill: annual or semiannual 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.

Convertibility

- Convertible prior to the end of the level premium payment period (15, 20 or 30 years) or prior to insured's attained age 70, whichever comes first.
- Conversions allowed from this term life insurance plan to any qualifying Lincoln permanent life policy available at the time of conversion.
- If the policy is on premium 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.

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.

Guarantees are subject to the claims-paying ability of the issuing company. Limitations and conditions apply.



Choose from 15, 20 or 30 years of coverage.

Issue ages

Term	Insured's age	
	Nontobacco	Tobacco
15-year	18–50	18–50
20-year	18–50	18–50
30-year	18–50	18–50

Customize your coverage with a policy rider

A rider is an addition to an insurance policy that is separate from the basic policy. Riders provide optional benefits usually at an additional cost although some are included in the purchase price.

Lincoln TermAccelSM policies offer the following riders:

- | | |
|-----------------------------------|---|
| Disability | <ul style="list-style-type: none">• The Waiver of Premium Rider waives premium payments during a period of total disability. Available at an additional cost. |
| Terminal illness | <ul style="list-style-type: none">• 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. |
| Coverage for your children | <ul style="list-style-type: none">• The Children's Term Insurance 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. |

Protect your family with affordable, easy-to-apply-for *Lincoln TermAccel*.

Talk with your advisor today.

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Order code: TO-CLT-BRC003



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Important information:

Lincoln TermAccelSM Level Term is issued on policy form TRM5065/ICC15TRM5065 with endorsement END7013, data pages TA5165, 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.

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