Lincoln TermAccel® Level Term (2019)

A faster, simplified approach to life insurance

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 online or phone interview application and the opportunity of no lab work requirements if you meet certain qualifications[1]
- **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 financial professional 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.

INVESTMENT AND INSURANCE PRODUCTS ARE:
• NOT FDIC-INSURED
• NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
• SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Insurance products issued by:
The Lincoln National Life Insurance Company

Product facts

Issue ages

Term	Issue age
10-year	18–60
15-year	18–60
20-year	18–60

- 30-year term Nontobacco: 18–55
- 30-year term Tobacco: 18–50

Coverage amounts

- Minimum coverage amount: $100,000
- Maximum coverage amount: $2.5 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

Policy fee

- $80 each year for all term periods for coverage amounts of $100,000 to $249,999
- $90 each year for all term periods for coverage amounts of $250,000 to $2.5 million

Premium frequency

- 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

- 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 annually

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 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.

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 financial professional.
- Your policy is 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.

Why term insurance can be important in your life

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

4 in 10 insured consumers wish they had purchased their policies at a younger age.*

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

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

*LIMRA, "2021 Insurance Barometer Study," https://www.limra.com/siteassets/research/research-abstracts/2021/2021-insurance-barometer-study/2021-barometer-report.pdf.

Lincoln TermAccel® Level Term (2019) – a policy backed by the strength of Lincoln

When you need a quick and affordable solution to your temporary protection needs, it's smart to choose a life insurance policy that offers convenience and flexibility at an affordable rate. It's also important to consider the financial strength of Lincoln Financial Group.

Since 1905, 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. Today, millions of Americans rely on us for the knowledge, experience and solutions to help them meet their goals.

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

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

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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.**

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