

Easy, fast, affordable protection for the ones you love

Lincoln TermAccel® Level Term

Fast, guaranteed protection for life's "what ifs"

Safeguarding your family is at the top of your to-do list. And we've simplified how you do it. With *Lincoln TermAccel* life insurance, you can apply for coverage through our quick, secure and fully electronic process. If approved, you'll have your coverage in a fraction of the time of a traditional life policy!

Perhaps you need life insurance death benefit protection for just a certain number of years. Maybe it's while your kids are in college, or to help your family cover mortgage costs and other expenses if you're no longer here.

Whatever the need, *Lincoln TermAccel* can help protect the people that mean the most to you with a guaranteed income tax-free death benefit.



It's simple	It's fast	It's competitive
<ul style="list-style-type: none"> • Simple, convenient phone interview application • No lab work required if you meet certain qualifications¹ 	<ul style="list-style-type: none"> • Quick approval process • Your policy is issued in a fraction of the time of a traditional life insurance policy 	<ul style="list-style-type: none"> • Offers highly competitive rates • Flexibility to convert your policy to qualifying Lincoln permanent life insurance²

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

²Convertible 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 currently allowed to qualifying Lincoln permanent life policies available at time of conversion.

Lincoln TermAccel® policy facts

Issue ages/term periods	<ul style="list-style-type: none"> • Issue ages 18–50 • 15-, 20- or 30-year terms
Issue face amounts	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • \$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	<ul style="list-style-type: none"> • 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.
End of level premium	<ul style="list-style-type: none"> • A one-time face amount 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 amount decreases, level out for three years, then increase on an annual basis.

You can customize your policy, too. Add a policy rider 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.
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.
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.

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

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

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Important information:

Lincoln TermAccel® 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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