

The competitive landscape

See how *Lincoln TermAccel*® Level Term rates stack up against other term products

Compare these annual premiums for a 20-year term life policy.

\$250,000, female 35, best nontobacco

Product	Annual premium
<i>Lincoln TermAccel</i>	\$145
Protective Custom Choice UL 20	\$146
Banner OPTerm 20	\$147
MetLife Guaranteed Level Term 20	\$147
AIG Select-a-Term - 20 Year	\$149

\$500,000, female 35, best nontobacco

Product	Annual premium
<i>Lincoln TermAccel</i>	\$220
Protective Custom Choice UL 20	\$221
MetLife Guaranteed Level Term 20	\$224
Banner OPTerm 20	\$225
AIG Select-a-Term - 20 Year	\$234

\$250,000, male 40, best nontobacco

Product	Annual premium
<i>Lincoln TermAccel</i>	\$210
Protective Custom Choice UL 20	\$211
AIG Select-a-Term - 20 Year	\$212
Banner OPTerm 20	\$216
MetLife Guaranteed Level Term 20	\$219

\$500,000, male 40, best nontobacco

Product	Annual premium
<i>Lincoln TermAccel</i>	\$340
Protective Custom Choice UL 20	\$341
AIG Select-a-Term - 20 Year	\$354
MetLife Guaranteed Level Term 20	\$369
Banner OPTerm 20	\$370

This product has exclusions and/or limitations and is subject to underwriting approval. Minimum face amounts may apply. The monthly premium shown includes a \$90 annual policy fee. In Montana, unisex rates apply. Two-year suicide and contestability provisions apply (one year in some states). Information is from public sources deemed reliable; its accuracy cannot be guaranteed. Information is valid as of March 14, 2016, and should be rechecked for accuracy after April 14, 2016.



Lincoln TermAccel also offers

- 15-, 20- or 30-year level premium periods
- Tele-App electronic ticket submissions—no attending physician statements
- Streamlined approval process—policies issued in a fraction of the time
- Highly competitive compensation
- Conversion to permanent insurance with no new medical exams*

*Convertible 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 any qualifying Lincoln permanent life policy available from this life insurance plan at the time of conversion.

Insurance products issued by:
The Lincoln National Life Insurance Company

For agent or broker use only. Not for use with the public.

Experience the Lincoln difference.
Contact your representative about affordable term that's easy to sell.

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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POD 3/16 **Z01**
Order code: TO-SC-FLI001



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