

Substantial life insurance protection from a name you can trust

*Lincoln LifeStratos*SM Level Term Fact Sheet

Why *Lincoln LifeStratos* Level Term?

- Valuable life insurance protection
- You choose the guaranteed level premium period (10, 15, 20, or 30 years)

What is *Lincoln LifeStratos* Level Term?

Lincoln LifeStratos Level Term is term insurance for those seeking a policy with a death benefit of \$5 million or greater.

The policy features guaranteed level premiums for your choice of 10, 15, 20, or 30 years. That means you pay the same low rate every year, and your premium is guaranteed not to change during the selected term period. Plus, your policy is guaranteed not to be cancelled as long as you continue to pay premiums to keep it in-force.

Renewing your policy

After the selected term period, you can elect to continue coverage up until age 95 (age 80 in New York). Premiums will increase annually based on your initial underwriting classification.

Covering your changing needs

You can convert your *Lincoln LifeStratos* Level Term policy to a permanent life insurance policy that Lincoln makes available—without going through the underwriting process again.

The 10-year option allows conversion until the earlier of 5 years or to attained age 70. The 15-, 20-, and 30-year options allow conversion until the earlier of 10 years or to attained age 70. New York allows conversion on all four level term options until the later of the end of the 5th policy year or to attained age 60.

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

Two separate companies issue Lincoln term life insurance policies. New York contracts are issued by Lincoln Life & Annuity Company of New York. For all other states, contracts are issued by The Lincoln National Life Insurance Company. These companies are separately responsible for satisfying their own financial and contractual obligations.

Coverage

10-, 15-, 20-, or 30-year guaranteed, level premium, convertible term life insurance coverage.

Issue ages (Check for state variations.)

- 10-year: 18–75 (18–65 in New York; 18–60 in Washington)
- 15-year: 18–65 (18–55 in New York and Washington)
- 20-year: 18–60 (18–50 in New York and Washington)
- 30-year nontobacco: 18–50
- 30-year tobacco: 18–45

Face amount

Minimum: \$5 million

Maximum: None, subject to underwriting

The face amount may not be increased or decreased after issue.

Policy fees

\$75 annually

Multiple term policy fee discount

For spouses, business partners/owners who submit and pay for term insurance together, the \$75 annual policy fee will be reduced to \$37.50 on each term policy.

Companion plan policy fee discount

For term insurance business submitted and paid for along with a permanent policy, the \$75 annual policy fee will be reduced to \$37.50 on the term policy.

Underwriting classifications

- Preferred plus nontobacco
- Preferred nontobacco
- Standard nontobacco
- Preferred tobacco
- Standard tobacco

Coverage period

Premiums increase annually to age 95 (age 80 in New York) after the guaranteed level premium period.

Supplementary coverage (Check for state availability.)

The Accelerated Benefit Rider pays out a portion of the death benefit if you were to develop a terminal illness likely to result in death within six months. This rider may be elected after policy issue.

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

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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Important disclosures. Please read.

Lincoln LifeStratos™ Level Term is issued on policy form TRM5015 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Policies sold in New York are issued on policy form TRM5015.29 by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Product and features subject to state availability.

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