



Lincoln Life's Focus

Lincoln GTO

10/27/03

Lincoln GTO - fully guaranteed, level premium, convertible term insurance.

- Highly Competitive Fully Guaranteed Premium Rates
- Available for 10, 15, 20, 25 or 30 years
- Convertible to Lincoln permanent products
- Six Risk Classes
- Competitive Commissions
- Fast Issue Times

Preferred Best Non-Tobacco - \$500,000 Monthly Premium Rates

20-Year Term				
Issue Age	Male		Female	
	35	45	35	45
Lincoln GTO	\$24.80	\$60.47	\$21.32	\$45.24
Banner	25.38	60.81	21.44	45.50
CNA	28.28	62.64	27.84	50.90
First Colony	27.13	63.00	23.19	48.13
Zurich / Kemper	25.67	61.77	21.75	46.11

30-Year Term				
Issue Age	Male		Female	
	35	45	35	45
Lincoln GTO	\$49.59	\$115.71	\$36.98	\$76.56
Banner	49.88	116.38	37.19	77.00
CNA	53.51	126.59	40.89	87.87
First Colony	52.50	120.75	39.38	84.88
Zurich / Kemper	51.33	117.02	37.85	77.00

Premiums illustrated using:

Lincoln GTO, Banner – OPTerm, CNA – 120G (20 Year) & Maximizer Select (30 Year), First Colony – Colony Series, Zurich (Kemper) – Certain T

Premiums current as of 10/21/2003

This information is based on current sources deemed reliable.



Lincoln GTO is issued by The Lincoln National Life Insurance Company on policy form number LBT-100 Series. Product features based on state availability. New York version of Lincoln GTO is issued by Lincoln Life & Annuity Company of New York. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. © 2003 Lincoln National Corporation