



Lincoln LifeElements[®] Level Term (2014)

Great rate for high net worth clients

Compare these annual premiums for a 45-year-old male, standard nontobacco, with \$5 million face amount 20-year term life insurance.

| | |
|---|----------|
| <i>Lincoln LifeElements[®] Level Term 20 (11/14)</i> | \$10,690 |
| MetLife Guaranteed Level Term 20 (8/14) | \$10,769 |
| Ohio National Term 20 Plus (1/14) | \$10,785 |
| American General Select-a-Term 20 (3/14) | \$10,814 |
| Genworth Colony Term 20 (9/13) | \$10,900 |

This product has exclusions and/or limitations and is subject to underwriting approval. Information is from public sources deemed reliable; its accuracy cannot be guaranteed. Information is valid as of November 10, 2014, and is subject to change. The monthly premium shown includes a \$90 annual policy fee.

Lincoln LifeElements Level Term also offers

- The same experienced Underwriting team you trust with your permanent life business
- 10-, 15-, 20- or 30-year level premium periods
- Riders for children's coverage, disability and terminal illness
- Conversion to permanent insurance with no new medical exam*

*Conversions will be allowed to any Lincoln permanent life insurance policy available for conversion at the time of conversion. If the policy is on waiver at the time of conversion, the insured will have access to a waiver benefit as part of the conversion, subject to availability and the company guidelines in place at the time of the conversion.

Call today about affordable, convertible term life insurance.

Insurance products issued by:
The Lincoln National Life Insurance Company

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| |
|---|
| 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 11/14 **Z01**

Order code: TO-RECR-FLI002



You're In Charge®

This information is provided to help producers evaluate Lincoln's products in relation to competitors' products. This comparison is not intended for and cannot be used with the public. Information is from public sources deemed reliable from peer group companies. Although every attempt has been made to ensure accuracy, it cannot be guaranteed. This information does not include product details. Each product's features and benefits should be weighed against the cost.

Lincoln LifeElements® Level Term (2014) is issued on policy form TRM5065/ICC14TRM5065 with endorsement END7013 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN. **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

subject to 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.

Products, riders and features are subject to state availability. Limitations and exclusions may apply. Check state availability.

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