

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 May 9, 2016, and should be rechecked for accuracy after June 9, 2016.



Enjoy these *Lincoln TermAccel* advantages

It's simple

- Electronic ticket submissions
- Less time wasted on paperwork
- No attending physician statements

It's fast

- Streamlined approval process with automated underwriting
- Opportunity to waive labs for qualifying clients
- Policies issued in a fraction of the time

It's highly competitive

- Attractive, low premiums
- Highly competitive compensation
- Opportunity to penetrate new markets and develop relationships

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.

competitively priced *Lincoln LifeElements*[®] level term.

| |
|---------------------------------------------------|
| 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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