



# The competitive landscape

See how *Lincoln LifeElements*<sup>®</sup> Level Term rates stack up against other term products

## Compare these annual premiums for a 10-year term life policy.

**\$1 million, female 50, preferred best**

| Company/Product                           | Annual premium |
|---|----------------|
| <i>Lincoln LifeElements</i> Level Term    | \$724          |
| Nationwide YourLife Guaranteed Level Term | \$725          |
| Protective Classic Choice Term            | \$725          |
| Principal 10-Year Term                    | \$731          |

**\$500,000, female 55, preferred nontobacco**

| Company/Product                        | Annual premium |
|--|----------------|
| <i>Lincoln LifeElements</i> Level Term | \$735          |
| Protective Classic Choice Term         | \$735          |
| Pacific Life PL Promise Term           | \$745          |
| Principal 10-Year Term                 | \$749          |

## Compare these annual premiums for a 15-year term life policy.

**\$1 million, male 45, standard nontobacco**

| Company/Product                        | Annual premium |
|--|----------------|
| Legal and General OpTerm               | \$1,556        |
| AIG Select-a-Term                      | \$1,574        |
| <i>Lincoln LifeElements</i> Level Term | \$1,574        |
| Pacific Life PL Promise Term           | \$1,575        |

**\$1 million, female 30, preferred best**

| Company/Product                        | Annual premium |
|--|----------------|
| <i>Lincoln LifeElements</i> Level Term | \$264          |
| AIG Select-a-Term                      | \$264          |
| Legal and General OpTerm               | \$265          |
| Protective Classic Choice Term         | \$265          |

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

**\$1 million, male 35, preferred best**

| Company/Product                        | Annual premium |
|--|----------------|
| Protective Classic Choice Term         | \$415          |
| <i>Lincoln LifeElements</i> Level Term | \$424          |
| AIG Select-a-Term                      | \$424          |
| Principal 20-Year Term                 | \$425          |

## Compare these annual premiums for a 30-year term life policy.

**\$1 million, male 40, standard nontobacco**

| Company/Product                        | Annual premium |
|--|----------------|
| Legal and General OpTerm               | \$2,248        |
| <i>Lincoln LifeElements</i> Level Term | \$2,274        |
| AIG Select-a-Term                      | \$2,274        |
| Pacific Life PL Promise Term           | \$2,275        |

This product has exclusions and/or limitations and is subject to underwriting approval. Minimum face amounts may apply. The monthly premium shown for *Lincoln LifeElements*<sup>®</sup> Level Term 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 July 1, 2018, and should be rechecked for accuracy after October 1, 2018.

Insurance products issued by:  
The Lincoln National Life Insurance Company

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## Lincoln LifeElements® Level Term also offers

- The same dedicated 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 exams\*

\*Convertible to the end of the level premium payment period (10, 15, 20 or 30 years) or prior to insured's attained age 70, whichever comes first. Conversion allowed to qualifying Lincoln permanent life policies available at the time of conversion. Ask your representative what opportunities may apply. For clients who desire a more robust conversion feature, a higher cost product may also be available.

## Experience the Lincoln difference.

Ask your representative about 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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