



## New Lincoln one-year term policy

If you would like more information about *Lincoln LifeElements<sup>SM</sup> One-Year Term*, please contact your Lincoln representative.

Now available from Lincoln is a one-year term product, *Lincoln LifeElements<sup>SM</sup> One-Year Term*.

*Lincoln LifeElements<sup>SM</sup> One-Year Term* is a nonrenewable and noncommissionable product designed for limited short-term life insurance needs. It also may serve as an alternative term rate for split dollar and qualified plan income tax calculations. Clients must consult with their own tax advisors to determine whether such use is appropriate for their specific situation.

Annual rates per thousand\* are listed below:

Age	Rate	Age	Rate	Age	Rate	Age	Rate	Age	Rate	Age	Rate	Age	Rate	Age	Rate
20	.38	30	.39	40	.40	50	.72	60	1.36	70	3.37	80	9.79	90	39.26
21	.38	31	.39	41	.41	51	.76	61	1.45	71	3.75	81	10.96	91	43.41
22	.38	32	.39	42	.43	52	.80	62	1.54	72	4.17	82	12.32	92	50.57
23	.38	33	.39	43	.46	53	.85	63	1.69	73	4.63	83	13.85	93	56.48
24	.38	34	.39	44	.49	54	.91	64	1.86	74	5.14	84	16.96	94	63.46
25	.38	35	.39	45	.50	55	.98	65	2.03	75	5.69	85	19.45	95	72.20
26	.38	36	.39	46	.54	56	1.06	66	2.25	76	6.30	86	22.23	96	84.12
27	.38	37	.39	47	.58	57	1.13	67	2.48	77	6.99	87	25.88	97	98.4
28	.38	38	.39	48	.64	58	1.21	68	2.76	78	7.78	88	29.76	98	112.28
29	.38	39	.40	49	.68	59	1.29	69	3.04	79	8.74	89	33.84	99	123.63

\*These standard unisex rates are provided for informational purposes only. Persons deemed smokers or substandard will receive nonstandard rates. They are reflective of the rates as filed and accepted in the states that have approved the product. There is a policy fee of \$250. For additional information or Economic Benefits, please visit [www.LFD.com](http://www.LFD.com). The above rates are not for CG or Aetna policies serviced by Lincoln through an administrative agreement.

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

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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Order code: TO-LE1-FLI007



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**Important disclosures. Please read.**

*Lincoln LifeElements*™ One-Year Term is issued on policy form LN485 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 LN485N 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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