



Affordable life insurance

That's *Lincoln LifeElements*SM Level Term life insurance

Choose the term you need. Convert it to a qualifying Lincoln permanent life insurance policy when your needs change.

\$1 million face amount, preferred plus nontobacco

Age	Annual premium							
	10-year term		15-year term		20-year term		30-year term	
	Male	Female	Male	Female	Male	Female	Male	Female
30	\$315	\$285	\$375	\$355	\$505	\$415	\$835	\$675
35	\$325	\$295	\$405	\$365	\$545	\$475	\$985	\$775
40	\$405	\$365	\$505	\$455	\$725	\$595	\$1,295	\$955
45	\$545	\$525	\$875	\$665	\$1,165	\$875	\$1,865	\$1,415
50	\$845	\$745	\$1,435	\$945	\$1,815	\$1,285	\$3,175	\$1,885
55	\$1,555	\$1,165	\$2,205	\$1,335	\$2,875	\$2,085	N.A.	N.A.
60	\$2,555	\$1,705	\$3,625	\$2,285	\$4,965	\$3,415	N.A.	N.A.

N.A. = Not available

This policy has exclusions and/or limitations and is subject to underwriting approval. Rates current as of March 23, 2009, and are subject to change. Rates shown are for the guaranteed level premium period. Policyholders may elect to continue coverage through age 95. Minimum face amounts may apply. Premiums shown include a \$75 annual policy fee. In Montana, unisex rates apply. Two-year suicide and contestability provisions apply (one year in some states). **Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on policy form TRM5065. Product and features subject to state availability. Not for use in New York.

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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TO-FLI008_Z01

PDF 3/09 Z01

Order code: TO-FLI008



Hello future.®

Learn more about *Lincoln LifeElements* Level Term. Contact me today.

To learn more, call the number on the left or mail this form to the address on the left.

I prefer you to: Call me E-mail me Send me information by mail

Name _____

Address _____

City/State/Zip Code _____

Phone _____ Best time to call _____

E-mail _____

Smoker Nonsmoker

Term I'm interested in: 10-year 15-year 20-year 30-year

You will be contacted by a licensed insurance representative of The Lincoln National Life Insurance Company, Fort Wayne, IN.

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