

Lincoln TermAccel[®]

Process overview and client prequalification checklist

Lincoln TermAccel

- Affordable protection for middle-market clients, ages 18–50
- Face amounts from \$100,000 to \$500,000
- 15-, 20- or 30-year terms

Competitive low premiums, streamlined underwriting, and more!

Whether it's a new baby or a new home, your client is ready to take the next step in responsibility for their loved ones, and it's our job to make buying life insurance as fast and painless as possible. With *Lincoln TermAccel* Level Term, your client can enjoy a term policy with competitive pricing in a fraction of the time. See how easy it is to boost your sales with *Lincoln TermAccel*, because your plan for the next generation deserves a next generation experience:

- **Easy and paperless** Tele-App electronic ticket process with automated underwriting and quick approval
- **Lab-free underwriting opportunity** automated rules engine will waive lab work for qualifying clients
- **No APS requirement** means cases issue in a fraction of the time
- **Guaranteed premiums** stay the same for the length of the term
- **Conversion allowed** to a Lincoln permanent life policy. Ask your representative what opportunities may apply.*

*Convertible prior to the end of the level premium payment period (15, 20 or 30 years) or prior to insured's attained age 70, whichever comes first. Conversions allowed to qualifying Lincoln permanent life policies available at time of conversion.

Quick, convenient underwriting process

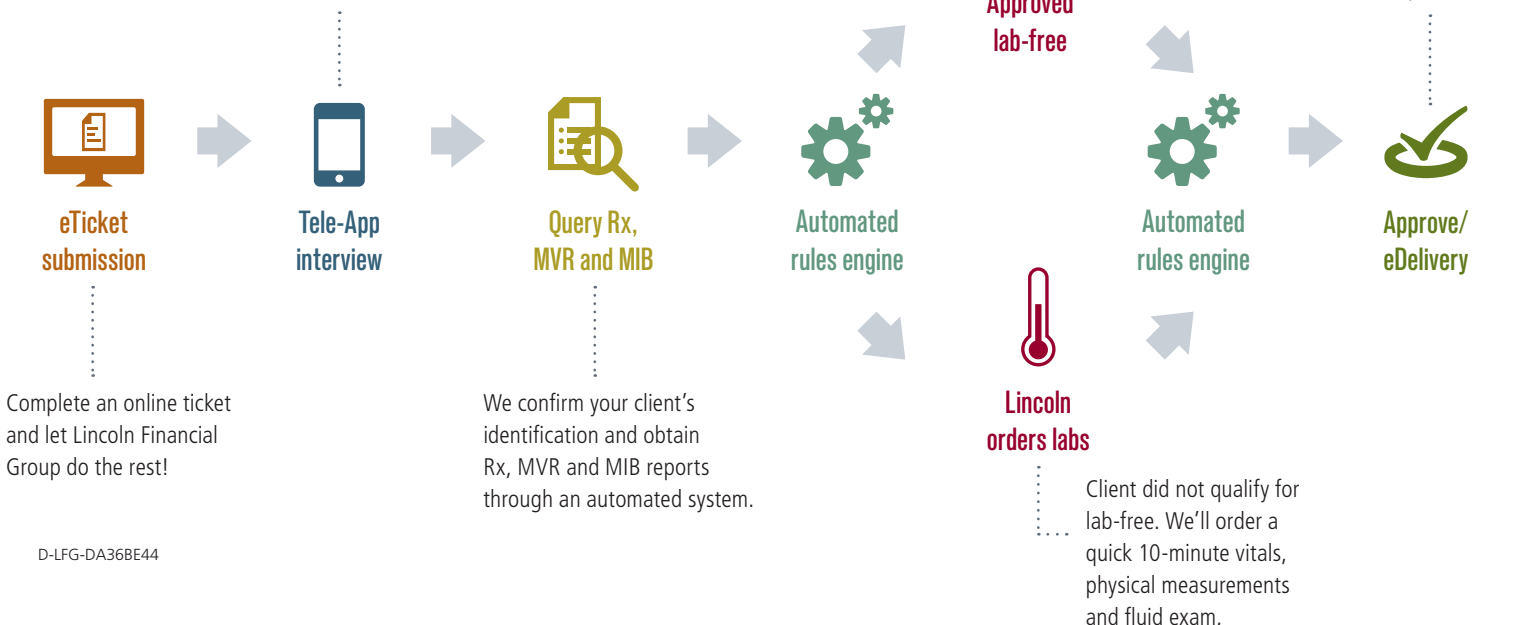
When case is deemed 'in good order', an email will be sent to the client with a link to schedule their Tele-App interview. If no appointment is scheduled within 24-48 hours, Lincoln will call the client to schedule.

A phone interview, in English only, will be conducted with a dedicated Lincoln team member. An appointment reminder is available for the client upon request, via text message or email.

Based on information obtained from eTicket and Tele-App interview, your client qualifies for lab-free underwriting.

Instant underwriting results using leading edge automated technology.

Electronically issue the policy—providing same-day access for client delivery.



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Insurance products issued by:
The Lincoln National Life Insurance Company

For agent or broker use only. Not for use with the public.

Determine if your client is a good candidate for *Lincoln TermAccel*®

Underwriting decisions are based on the information your clients provide during their Tele-App interview phone call. Give your clients a copy of our Tele-App worksheet to help ensure their interview goes smoothly.

To qualify, your client must be a U.S. citizen or a green card holder.

The guidelines listed are not meant to be all-inclusive. Due to the complexity of individual medical histories, there are conditions, not listed, that could still result in a decline decision. Underwriting makes decisions based on the information provided in the client interview. If you have any questions regarding qualifications based on medical history, contact your Lincoln representative.

- Alzheimer's disease, dementia, or taking medication for memory loss
- Amyotrophic lateral sclerosis (ALS), also known as Lou Gehrig's disease
- Aneurysm
- Cancer history within 10 years, excluding basal cell or squamous cell carcinoma of the skin
- Cardiomyopathy
- Carotid artery disease
- Chronic kidney failure
- Cirrhosis of the liver
- Congestive heart failure
- Coronary artery disease
- Diabetes with a diagnosis prior to age 25
- Dialysis treatment
- Down syndrome
- Height and weight: If body mass index (BMI) is less than 16 or greater than/equal to 44*
- Hepatitis C
- HIV/AIDS
- Huntington's disease
- Implantable defibrillator
- Muscular dystrophy
- Organ transplant recipient
- Oxygen use for any reason
- Undiagnosed medical condition currently being evaluated
- Untreated severe sleep apnea

* To calculate BMI, visit www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm.

Ask your representative how you can make life easier and more affordable for your clients.

MERIT INSURANCE SERVICES, Inc.
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May go down in value

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You're In Charge®

Lincoln TermAccel® Level Term is issued on policy form TRM5065/ICC14TRM5065 with endorsement END7013, data pages TA5165, Conversion Products Amendment AMD-7029, and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

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