FOR LIFE

Lincoln Financial Group℠

Table Reduction Program

Plan Guidelines

Lincoln's Table Reduction Program is an industry unique solution that gives us the ability to issue a case with total final mortality of up to Table C at standard rates. The following guidelines apply:

Area	Guidelines
Face Amounts	Minimum: $100,000 Maximum: $10,000,000
Ages	Minimum: Age 15 Maximum: Age 70
Products	All permanent products are available including survivorship products. This program is <u>not</u> available for our Term or *MoneyGuard*® series of products
Eligible Riders	Not all riders are eligible for the program. Contact your Underwriter for information on which riders apply.
Impairment Types	Medical impairments only. Non-medical flat extra ratings for aviation, avocation, driving and foreign travel or residence are not eligible for the program.
Maximum Ratings	• Up to Table C • Up to $5.00 flat extra • Combination table rating up to Table B with a flat extra up to $5.00

The underwriter or medical director may exclude a case from the program at their discretion.

INDUSTRY LEADING

UNDERWRITING

For Agent / Broker Use only. Not to be used by the General Public.

Updated May 2011
LCN: 201012-2048844