

TermAccel® gives younger clients what they need

- **Affordable protection** for ages 18–60*
- **10-, 15-, 20- or 30-year terms** with face amounts from \$100,000 to \$2,500,000
- **Easy and paperless** online eTicket process with automated underwriting
- **Lab-free consideration** for all preferred plus, all preferred and most standard rate classes
- **No attending physician statement (APS) requirement**
- **Faster approval** process means cases are issued in half the time
- **Guaranteed premiums** that stay the same for the length of the term
- **Conversion allowed** to a Lincoln permanent life policy. Ask your representative about available opportunities

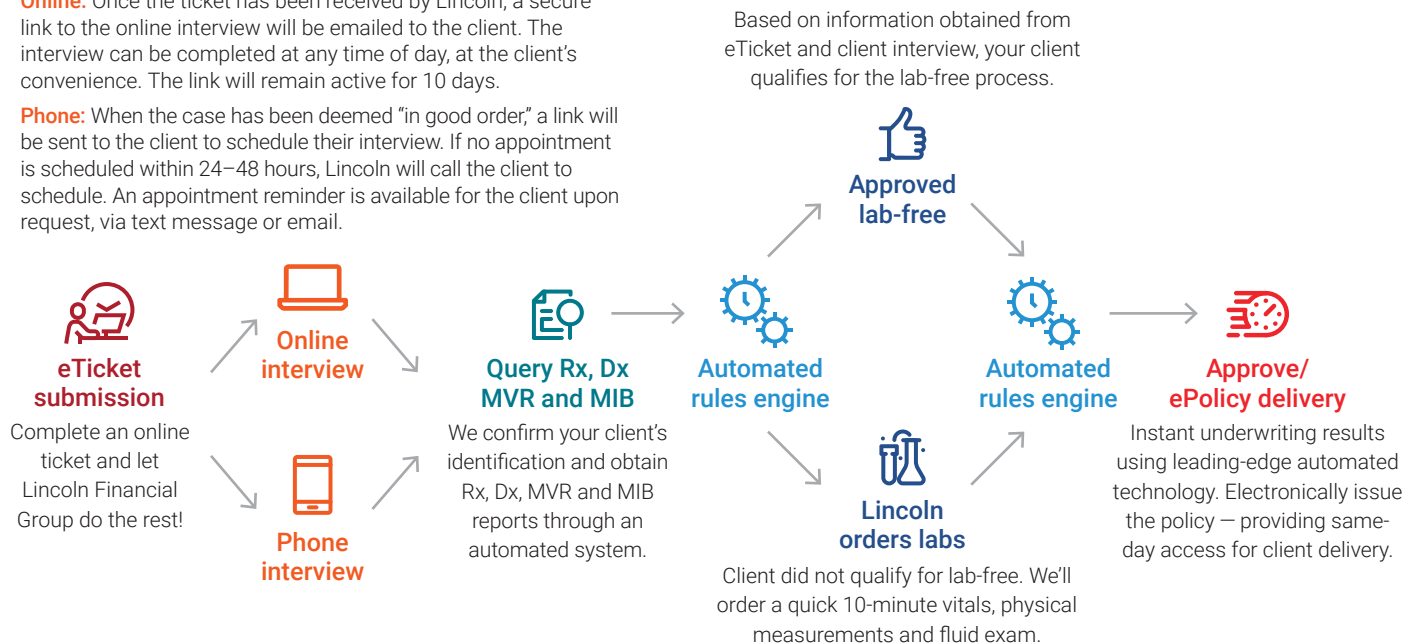


A quick, convenient underwriting process

After ticket submission, an email will be sent to the client with next steps for their interview. The interview is available in English only.

Online: Once the ticket has been received by Lincoln, a secure link to the online interview will be emailed to the client. The interview can be completed at any time of day, at the client's convenience. The link will remain active for 10 days.

Phone: When the case has been deemed "in good order," a link will be sent to the client to schedule their interview. If no appointment is scheduled within 24–48 hours, Lincoln will call the client to schedule. An appointment reminder is available for the client upon request, via text message or email.



*For the 30-year term duration, the maximum issue age for nontobacco rate classes is age 55 and the maximum issue age for tobacco rate classes is age 50.