

Lincoln Special Exchange Program

External term to perm

Make the switch to affordable guaranteed protection

If your clients want more than what their term policies offer, now's a great time to step up to Lincoln. For a limited time only, they can exchange their qualifying external term policies from a wide variety of carriers including those **with a current A+ rating with A.M. Best** to a Lincoln universal life, indexed universal life, or variable universal life insurance policy.¹

Act now! This exchange special is available for a limited time.

Program highlights	
Maximum issue age	60
Maximum face amount	\$2.5 million*
Timeframe	Current policy is within 36 months of term issue date
Rate classes	All Preferred and Standard classes are eligible Tobacco and nontobacco (excluding flat extras)
No exam and No labs (blood or urine test)	If clients meet criteria
Lincoln application requirements	Part 1 and Nonmed Part 2 completion HIPAA Form
Term surrender requirements	Original issued term policy Completion of absolute assignment form
Insured requirements	A nonratable motor vehicle report A prescription search No interim medical history concerns since original term policy issue

*If there is current Lincoln in-force coverage of \$20 million or more, please contact your Lincoln underwriter for preapproval.



#1 Total life sales

LIMRA—YTD ranking for publicly traded reporting companies as of March 31, 2015.

¹Only registered representatives can sell variable products and subject to firm approval.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

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For more information about this exchange special, ask your Lincoln representative.

Eligible companies for the Lincoln Special Exchange Program*

AXA Equitable Life Insurance Company	Northwestern Mutual Life Insurance Company
Banner Life Insurance Company	Ohio National Life Insurance Company
Genworth Financial	Pacific Life Insurance Company
Great-West Life and Annuity Insurance Co.	Principal National Life Insurance Company
Jackson National Life Insurance Company	Protective Life Insurance Company/West Coast Life Insurance Company
John Hancock Life Insurance Company USA	Prudential Insurance Company of America
Liberty National Life Insurance Company	RiverSource Life Insurance Company
Lincoln Benefit Life Company	Savings Bank Life Insurance Company of MA
Massachusetts Mutual Life Insurance Company	State Life Insurance Company
MetLife Investors USA Insurance Company	Sun Life & Health Insurance Company
Midland National Life Insurance Company	Teachers Insurance & Annuity Association of America
Minnesota Life Insurance Company	Transamerica Life Insurance Company
Mutual of Omaha Insurance Company	West Coast Life Insurance Company
Nationwide Life Insurance Company	
New York Life Insurance and Annuity Corp.	

*The above grid does not include a complete list of all companies eligible for the Lincoln Special Exchange Program. Contact your Lincoln underwriter for details regarding eligibility. Lincoln reserves the right to decline a policy exchange.

Please note: Term and universal life policies both offer a death benefit but differ greatly in their design, functionality and cost. These differences and others should be taken into consideration before recommending any one product over another to a client.

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: UW-CONV-FLI001



You're In Charge®

Lincoln life insurance policies are issued 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.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. Limitations and exclusions may apply. Check state availability. Products available may include market risk including possible loss of principal.

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