



Lincoln LifeElementsSM Level Term: A more affordable funding option for buy-sell strategies

Lincoln LifeElements Level Term life insurance may be an attractive, cost-effective way to help protect professional organizations if one partner should pass away.

Who is the market?

A professional corporation, limited liability company (LLC), or partnership formed by those required to hold a state license (e.g., dentists, doctors, accountants, or lawyers).

How can Lincoln LifeElements Level Term life insurance help?

This hypothetical example shows you how:

- Brent, a 50-year-old attorney, a key partner in his practice, wanted a cost-effective way to protect the value of the practice for his heirs.
- The practice wanted to protect itself in the event of a key partner's death.
- The practice purchased a 10-year Lincoln LifeElements Level Term life insurance policy on Brent guaranteed to be no higher than \$522.80 per month (\$5,875 per year).
- Brent qualified for the preferred nonsmoker classification, even though he occasionally enjoys a fine cigar!
- The \$5 million death benefit proceeds can be used to purchase Brent's shares in the practice.



Two separate companies issue Lincoln universal life insurance policies. New York policies are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. For all other states, policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. These companies are separately responsible for satisfying their own financial and contractual obligations.

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Dedicated, customer-focused underwriting

By concentrating on building strong, trusting relationships with our partners, seeking the top talent in the industry, and using a responsibly aggressive underwriting philosophy, Lincoln seeks to deliver outstanding service and value.

We deliver:

- Special considerations for non-cigarette tobacco-using clients.
- More liberal preferred criteria for clients age 70 or older—including cholesterol, blood pressure, and more liberal BMI results.

The strength of Lincoln Financial Group[®] affiliates

A company's promises are only as strong as its reputation, integrity, and financial strength. Lincoln Financial Group[®] affiliates have more than a century-long heritage of delivering on our promises and have received high marks from independent evaluators, including A.M. Best, Fitch, Moody's, and Standard & Poor's, which are based on our claims-paying ability. The ratings may be subject to withdrawal or revision at any time by the assigning rating organization and each rating should be evaluated independently of any other rating.

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

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

➤ **For more comprehensive information on buy-sell strategies for professional organizations**

Contact your Lincoln representative today. Or visit the Lincoln Literature Fulfillment Center online to order the buy-sell strategy advanced sales flier.

Order code: ADV-BUYPLN-FLY

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Important disclosures. Please read.

Lincoln LifeElementsSM Level Term is issued on policy form number TRM5060 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.** In some states, contract terms are set out and coverage may be provided in the form of certificates issued under a group policy issued by The Lincoln National Life Insurance Company to a group life insurance trust. **Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Policies sold in New York are issued on policy form TRM5060 by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Product and features subject to state availability. Limitations and exclusions may apply.

All guarantees are subject to the claims-paying ability of the issuing insurance company.

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