

## GAIN Product of the Week of 10/1/09

### Sample Quotes:

<b>Male Age 35, PNTU, DB - \$250,000</b> NLG Premium (Annual) –\$1,352 Target Premium (Annual) – \$1,775 Commission - \$1,420	<b>Male Age 55, SNTU, DB - \$250,000</b> NLG Premium (Annual) –\$3,862 Target Premium (Annual) – \$4,375 Commission - \$3,500
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### Lincoln LifeGuarantee<sup>SM</sup> UL

Lincoln LifeGuarantee UL is a universal life insurance policy offering death benefit protection with a secondary guarantee.

#### **Competitive, innovative, flexible Guaranteed Premiums**

**Affordable, guaranteed lifetime coverage**

**Riders that let you customize your policy to meet your unique needs**

- Issue Ages: 20-80
- **Through an underwriting program, certain rated cases may be eligible to receive standard rates.**
- Death benefit options: Option 1 (level face amount)&Option 2 (face amount plus policy value), Loans or withdrawals offset death benefits under either option.

#### **Pricing**

- Competitive lifetime guarantees —reduced level-pay premium to age 100
- 1035 Exchange forgiveness — premium scan arrive anytime during the first year without impacting the guaranteed coverage
- Rolling targetpremiums<sup>1</sup>
- No premium required after age 100 for lifetime guarantees!

#### **Additional protection**

- **Accelerated Benefits Rider with Critical Illness** offers three levels of assistance — terminal illness, permanent nursing home care, or critical illness.
- Coverage Protection Guarantee —Protecting the policy from lapse, as long as the requirements are met, even if the cash surrender value is insufficient to cover monthlydeductions.<sup>2</sup>

## **Underwriting**

- No MD exams up to \$50 million or after age 69 (paramedic exam required)
- Consideration for cancer
  1. Family cancer history not considered
  2. Very competitive with older age prostate and breast cancer
- Liberal BMI and cholesterol guidelines
- Guaranteed Issue/Simplified Issue—
- available at ages 20–65 with standard Non Tobacco and standard tobacco
- Table reduction program

## **More Riders**

- The Accelerated Benefits: One time charge when rider is exercised.
- The Accidental Death Benefit Rider
- The Children's Term Rider
- The Disability Waiver of Monthly Deductions Benefit Rider
- The Disability Waiver of Specified Premium Rider
- The Guaranteed Insurability Rider
- The Minimum Death Benefit Endorsement — included automatically, the endorsement ensures that the policy will still qualify as life insurance. The endorsement does not protect the policy from lapse, but will instead increase the net death benefit to \$5,000 if the loan would have otherwise reduced the death benefit to zero.
- The Spouse Term Rider

<sup>1</sup> Rolling target premiums are not available in NY. Check for broker/dealer availability

<sup>2</sup> Guarantees are backed by the claims-paying ability of the appropriate issuing company.

***For product details and quotes, please call 800-847-6426.***