

## GAIN Product of the Week of 9/24/09

### Sample Quotes:

<b>Male 55 PNTU, Female 50 PNTU</b> <b>DB - \$1 Million*</b> Premium (Annual) – \$5,933 Commission - \$4,746 DB guaranteed to age 125/120	<b>Male 75 SNTU, Female 70 SNTU</b> <b>DB - \$1 Million*</b> Premium (Annual) – \$20,343 Commission - \$16,274 DB guaranteed to age 126/120
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\*Only one death benefit paid at the second insured's death

### Lincoln LifeGuarantee<sup>SM</sup> SUL

Lincoln LifeGuarantee<sup>SM</sup> SUL is a survivorship universal life policy that's payable on the second death and guaranteed to be there for your clients' beneficiaries' estate liquidity, or a family or charitable legacy.

Lincoln survivorship universal life insurance insures two lives with a single policy, and pays the death benefit after the second person dies — rather than the first

What can Lincoln LifeGuarantee<sup>SM</sup> SUL do for your clients:

1. Provides a powerful tool for estate planning that can provide a guaranteed payment to heirs when the second of the two insureds dies
2. Offers guaranteed premiums
3. Gives affordable, guaranteed lifetime coverage.
4. It's appropriate for couples, domestic partners, or even business partners who don't need to replace income if one person passes away.

### Product Highlights:

- Minimum face amount: \$100,000
- This product works best solving for a lifetime guarantee with premiums paid only to age 100. The premium payment period lasts until the younger insured reaches age 121. At age 121, the policy will remain in-force until the second person dies.
- Death benefit options 1&2
- A guaranteed minimum annual interest rate of 3.0% applies to unborrowed funds.
- Policy owners may borrow up to 100% of the cash surrender value at any time.
- Borrowed funds are charged and credited at a 6% guaranteed interest rate, all years
- Credited rate is 4%.
- 19-year decreasing surrender charge period.

- Issue age: 20 – 85
- **Riders:**
- Coverage Protection Guarantee — Guarantees that your policy will not lapse even if the cash surrender value is insufficient to cover monthly deductions. Automatically included at issue.
- Estate Protection Rider — Provides an additional term insurance benefit during the first four years of your policy. Available at an additional cost.
- Accelerated Benefit Rider with First Death Benefit — Pays the survivor a cash benefit upon the first death and provides enhanced protection for the survivor in the event of critical or terminal illness, or confinement to a nursing home. One-time charge when rider is exercised.
- Accelerated Benefit Rider — Pays out a portion of the death benefit if, after the first death, the surviving insured is permanently confined to a nursing home or becomes terminally ill. One-time charge when rider is exercised.
- The Disability Waiver of Specified Premium Rider — Covers you for a specified monthly premium if you become totally disabled. Available at an additional cost.
- The Disability Waiver of Monthly Deductions Benefit — Waives the monthly deduction if you become totally disabled. Available at an additional cost.
- Changing tax laws or survivorship insurance needs
- The Guaranteed Policy Split Option Rider — Offers you the flexibility and convenience of splitting your survivorship policy into two individual policies in the event of divorce, repeal of the unlimited marital deduction, or reduction in the estate tax rate to 25% or less. No additional medical examination required. Available at an additional cost.

<http://www.lfg.com/lfg/la/DownloadLL/ProductAvailability/LifeStateAvailability.pdf>

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