

Lincoln Benefit - TrueTerm product, Term Life Insurance with the Return of Premium Rider

Key Changes Include

- Simplified term offering by consolidating three products into one TrueTerm product
- Base rate changes
- No premium increases - anywhere! (from the other LBL term policies)
- Lower rates at face amounts below \$500,000, especially with the 10- and 20-year term
- Selective targeted rate improvement
- Ages 50-59, 20-year, \$1 million + face
- Ages 40-50, 30-year, \$200k - \$499k face
- Higher Blackout amounts for the lower bands (no lower than \$400k for the \$200k-\$499k band)
- Extended maximum issue ages
- Charge for Waiver of Premium1 rider as a percentage of premium to reduce costs for better underwriting classes