

# Lincoln Special Exchange Program – External Term to Perm

If your clients want more than what their current policy offers, now's a great time to step up to Lincoln.

For a limited time only, clients can exchange their external term policies from a wide variety of qualifying carriers including those with a current A+ rating or higher with A.M. Best to a Lincoln single life: universal life, indexed universal life, or variable universal life policy (excluding *MoneyGuard*®). A policy from Genworth or Lincoln Benefit will also be considered.

Program highlights	
Maximum Issue Age	60
Maximum face amount	\$2.5 million If there is a current Lincoln in-force coverage of \$20 million or more, please contact your Lincoln underwriter for pre-approval
Timeframe	Current policy is within 36 months of term issue date
Rate classes	All Preferred and Standard classes are eligible (excluding flat extras) Change in tobacco status not available at issue.
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 non-ratable motor vehicle report A prescription search No interim medical history concerns since original term policy issue

Act now! This exchange special is available for a limited time only starting July 1, 2015 and ending on December 31, 2015.

[Click here](#) to view the FAQ on this program (agent/broker use only)

[Click here](#) to view the promotional flier on this program

Please note: term and universal life policies all offer a death benefit but differ greatly in their design, function and cost. These differences and others should be taken into consideration before recommending any one product over another to a client. Only registered representatives can sell variable products.

## State Approvals

### Available June 29, 2015

Approvals listed below product/rider names (unless otherwise noted).

Initial release of *Lincoln LifeEnhance*<sup>®</sup> Accelerated Benefit Rider ABR-7027/ICC15ABR-7027 for use with the *Lincoln WealthAdvantage*<sup>®</sup> Indexed UL product – Check UL state availability grid (link below) for state approvals

*Lincoln AssetEdge*<sup>®</sup> VUL 2015  
*Lincoln AssetEdge*<sup>®</sup> Exec VUL 2015

- New York
- Montana

*Lincoln LifeEnhance*<sup>®</sup> Accelerated Benefits Rider LR631/ICC15LR631 for use with the *Lincoln AssetEdge*<sup>®</sup> VUL 2015 and Exec products

- Montana

[View State Availability Grids](#)

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**Significant differences exist in risk among investment asset classes. Be aware that some investments have principal and yield that will fluctuate, some with extreme volatility. Each investment type has different investment characteristics. Asset allocation, including an asset allocation fund, does not ensure a profit, nor protect against loss in a declining market. Past performance is not a guarantee of future results.**

Dollar cost averaging cannot guarantee a profit or prevent losses in declining and volatile markets.

Products and features subject to state availability. Guarantees are subject to the financial strength of the insurer. Lincoln Financial Group is the marketing name for The Lincoln National Corporation and its affiliates.

Insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company (Lincoln) does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Insurance policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York (Lincoln).**

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.

**Variable products are sold by prospectus. For more information about the variable products, including fees and charges, refer to the prospectus. Variable products are distributed by Lincoln Financial Distributors and offered through broker dealers with effective selling agreements.**

Only registered representatives can sell variable products.

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