

Lincoln Financial Group Expands Availability of Electronic Term Insurance

RADNOR, Pa.--(BUSINESS WIRE)--Lincoln Financial Group (NYSE: LNC) has expanded availability of *Lincoln TermAccel*® Level Term insurance to clients up to age 60 and coverage amounts up to \$1 million. Lincoln is now also offering a 10-year policy duration for *TermAccel* in addition to the previously available 15, 20 and 30-year options.

Lincoln TermAccel offers a fully-electronic process from quote to policy issue, with streamlined underwriting opportunities that enable policies to be issued more quickly, in some cases as little as 24 hours.

"*TermAccel* is an innovative solution that combines technology and underwriting best practices to simplify the life insurance purchasing experience," said Heather Milligan, Senior Vice President, Underwriting & New Business, Lincoln Financial Group. "Since launching the solution in 2016, Lincoln has continued optimizing the risk assessment process, and today we're excited to bring the convenience and efficiency of *TermAccel* to a broader population, and with even greater flexibility to help clients tailor the policy to their specific financial planning needs."

Lincoln TermAccel features a no-cost telephone application (Tele-App). The process begins with a brief electronic questionnaire. Clients can schedule a simple phone interview at a time convenient for them and a text message reminder is sent 24 hours in advance. The interview is completed with assistance from a Lincoln team member. Based on the information provided, clients may qualify to have underwriting lab tests waived, leading to a faster, less invasive underwriting decision.

Lincoln TermAccel uses an automated underwriting approach to process and verify application information. Six out of every 10 cases are handled by the automated underwriting system, further enhancing and streamlining the underwriting experience, without compromising the risk assessment.

Lincoln TermAccel policies are delivered electronically through a secure online platform that can be viewed 24/7, with e-signature options eliminating the need for paperwork.

Lincoln TermAccel is part Lincoln's suite of term life products, which also includes *Lincoln LifeElements*® Level Term. These offerings enable advisors to provide term life solutions to a wide range of clients depending on their specific needs, regardless of age or face amount.

For more information about *TermAccel*, visit Lincoln's website.

Disclosure

Lincoln TermAccel® Level Term — 09/10/18, is issued on policy form TRM5065/ICC14TRM5065 with endorsement END7013, data pages TA5165, and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

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.

Products, riders and features are subject to state availability. Limitations and exclusions may apply. Not available in New York. Check state availability.

About Lincoln Financial Group

Lincoln Financial Group provides advice and solutions that help empower people to take charge of their financial lives with confidence and optimism. Today, more than 17 million customers trust our retirement, insurance and wealth protection expertise to help address their lifestyle, savings and income goals, as well as to guard against long-term care expenses. Headquartered in Radnor, Pennsylvania, Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE: LNC) and its affiliates. The company had \$256 billion in assets under management as of June 30, 2018. Lincoln Financial Group is a committed corporate citizen and was named one of the Forbes Best Employers for 2018, is a member of the Dow Jones Sustainability Index North America, and received a perfect score of 100 percent on

the 2018 Corporate Equality Index. Learn more at: www.LincolnFinancial.com. Follow us on Facebook, Twitter, LinkedIn and Instagram. Sign up for email alerts at <http://newsroom.lfg.com>.

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