



FOR LIFE

## Table Reduction Program Plan Guidelines

Lincoln's Table Reduction Program is an industry unique solution that gives us the ability to issue a case with total final mortality of up to Table C at standard rates. The following guidelines apply:

| Area                        | Guidelines   |
|-----------------------------|--|
| Face Amounts                | Minimum: \$100,000<br>Maximum: \$10,000,000  |
| Ages                        | Minimum: Age 15<br>Maximum: Age 70   |
| Products                    | Permanent products are available including survivorship products.<br>This program is <u>not</u> available for our Term or <i>MoneyGuard</i> <sup>®</sup> series of products  |
| Eligible Riders             | Not all riders are eligible for the program.<br>Contact your Underwriter for information on which riders apply.  |
| Impairment Types            | Medical impairments only   |
| Maximum Ratings             | Table Rating C or lower<br>For survivorship sales, both insureds are eligible for the Table Reduction program but <u>both</u> must be Table C or lower and age 70 or less.   |
| Maximum Medical Flat Extras | \$5.00 extra per thousand or lower. Flat extras cannot be combined with a table rating.<br>Non-medical flat extra ratings for aviation, avocation, driving and foreign travel or residence are not eligible for the program. |

The underwriter or medical director may exclude a case from the program at their discretion.

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INDUSTRY LEADING  
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