

Pricing Update: *Lincoln TermAccel*® Level Term (2019) – 04/13/20

Effective April 13, 2020, Lincoln is announcing pricing adjustments to *Lincoln TermAccel*® Level Term (2019). *Lincoln TermAccel*® offers an entirely electronic, streamlined Tele-App process with fully automated underwriting and no APS requirement.

Pricing Update

- Premium increases vary with an average increase of 1.7%
- The majority of premiums, in our core cells for all term durations, remain in the top 5 in competitive scenarios.
 - Core cells are non-tobacco, ages 30-60 and face amounts of \$250,000 - \$1,000,000

Transition Rules

For states that are approved at rollout, there is a 30-day transition period which begins on **April 13, 2020 and ends on May 13, 2020**. During the transition period:

- **New applications received and applications currently in underwriting** will automatically receive the lowest rates available.
- **For policies already issued** Lincoln will accept a written request to change to the *Lincoln TermAccel*® (2019) – 04/13/20 rates.
- **For policies already placed** Lincoln will not allow rewrites to the *Lincoln TermAccel*® (2019) – 04/13/20 rates.
- **For states approved after rollout** the above will automatically apply based on the availability date. *Lincoln TermAccel*® (2019) is not available in New York.

[Click here](#) to view the term state availability grid.

Illustration Availability

Illustrations for *Lincoln TermAccel*® (2019) – 04/13/20 will be run on *Lincoln DesignIt*™ Illustration System (v48.0 D). If you have an active internet connection, the software will automatically update to include the new rates on April 13, 2020. If you need to download the *Lincoln DesignIt*™ illustration system, it will be available on the Lincoln producer websites or from Field Office Technicians.

Available Riders

The following riders are available on all versions of *Lincoln TermAccel*® (see state availability):

- Accelerated Benefit Rider
- Waiver of Premium Benefit
- Children's Level Term Insurance Benefit Rider

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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