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**LIFE INSURANCE**

Your financial security could affect your loved ones as much as, or more than, it affects you. Life insurance offers protection from life's unforeseen risks, and the power to leverage assets so you can accomplish more. Life insurance has tax advantages and flexibilities to help you meet your changing needs. It can provide:

* Financial protection for your loved ones or your business
* Income replacement
* Supplemental retirement income
* Account value growth that can be used as a financial resource
* Tax-deferred asset accumulation
* Efficient wealth transfer solutions
* A funding vehicle for business owners

Consider life insurance as an important component of your financial strategy. Explore the five types of life insurance we can offer you:

**Term Life - For temporary coverage**

* Life insurance for a fixed period of time: one, five, 10 years or longer
* Most economical form of life insurance
* Guaranteed death benefit within the specified term
* No return of investment at the end of your term

[Explore Term Life products](https://www.lfg.com/LincolnPageServer?LFGPage=/lfg/lfgclient/fprod/life/index.html&LFGContentID=/lfg/llc/prd/all/aag/trm)

**Universal Life - For flexible coverage**

* Benefits of traditional life insurance
* Potential to grow cash value over time at a set rate
* Flexibility to set the amount of your monthly premium
* Flexibility to set the amount of your death benefit while the policy is in force (subject to underwriting approval)
* Earnings are not taxed until paid out (tax-deferred)

[Explore Universal Life products](https://www.lfg.com/LincolnPageServer?LFGPage=/lfg/lfgclient/fprod/life/index.html&LFGContentID=/lfg/llc/prd/all/aag/uni)

**Variable Universal Life - For flexible coverage with growth potential**

* Benefits of universal life insurance
* Potential to grow the cash value over time based on market performance of an underlying portfolio.
* Ability to choose where your premiums are invested
* Earnings are not taxed until paid out (tax-deferred)

[Explore Variable Universal Life products](https://www.lfg.com/LincolnPageServer?LFGPage=/lfg/lfgclient/fprod/life/index.html&LFGContentID=/lfg/llc/prd/all/aag/var)

**Funding Life Long-Term Care - For long-term care coverage**

* Universal Life as an alternative to long-term care insurance
* Benefits of universal life and long-term care insurance, combined
* Provides coverage for long-term care expenses if you need it, provides a death benefit or a return of your initial premium if you don't

[Explore Funding Life Long-Term Care products](https://www.lfg.com/LincolnPageServer?LFGPage=/lfg/lfgclient/fprod/life/index.html&LFGContentID=/lfg/lfgclient/fprod/ltc)

|  | [**Term**](https://www.lfg.com/LincolnPageServer?LFGPage=/lfg/lfgclient/fprod/life/index.html&LFGContentID=/lfg/llc/prd/all/aag/trm) | [**Universal**](https://www.lfg.com/LincolnPageServer?LFGPage=/lfg/lfgclient/fprod/life/index.html&LFGContentID=/lfg/llc/prd/all/aag/uni) | [**Variable Universal**](https://www.lfg.com/LincolnPageServer?LFGPage=/lfg/lfgclient/fprod/life/index.html&LFGContentID=/lfg/llc/prd/all/aag/var) | [**Funding Life Long-Term Care**](https://www.lfg.com/LincolnPageServer?LFGPage=/lfg/lfgclient/fprod/life/index.html&LFGContentID=/lfg/lfgclient/fprod/ltc) |
| --- | --- | --- | --- | --- |
| Coverage | Temporary | Permanent | Permanent | Permament |
| Tax-Deferred | No | Yes | Yes | Yes |
| Premium | Fixed | Flexible | Flexible | Flexible |
| Dependent on investment performance | No | No | Yes | No |
| Death benefit | Yes, within term only | Yes | Yes | Yes |
| Cash value | No | Yes, flexible | Yes, flexible | Yes, flexible |

Contact your financial advisor to purchase a LINCOLN LIFE® insurance product.



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LCN-2008254