



Table Reduction Program Plan Guidelines

Lincoln's Table Reduction Program (TRP) 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 Maximum: \$10,000,000
Ages	Minimum: Age 15 Maximum: Age 70
Products	All permanent products are available including survivorship products. This program is <u>not</u> available with our Term or <i>MoneyGuard</i> [®] series of products. This program is <u>not</u> available with <i>Lincoln AssetEdge</i> [®] VUL with premium financing.
Eligible Riders	If the rider is not listed below, it is not available on a policy in TRP. The following riders are currently available (subject to change) <ul style="list-style-type: none"> • Accelerated Benefit Rider including <i>Lincoln LifeEnhance</i>SM Accelerated Benefits Rider • Accidental Death Benefit • Benefit Selection Option • Change of Insured Rider – Yes, for original insured, No for new insured when rider exercised • Children's Term Rider – Yes, for the base insured but not for the child/children • Endowment Rider • Enhanced Surrender Value Rider • Estate Protection Rider • Exec Rider • Other Insured Term Rider – Other Insured named on this rider cannot qualify for TRP • Split Option Rider • Spouse Term Rider – Spouse named on this rider cannot qualify for TRP • Supplemental Coverage Rider • Waiver of Premium, Waiver of Monthly Deduction and Waiver of Specified Premium
Impairment Types	Medical impairments only. Non-medical flat extra ratings for aviation, avocation, driving and foreign travel or residence are not eligible for the program.
Maximum Ratings	<ul style="list-style-type: none"> • Up to Table C • Up to \$5.00 flat extra • Combination table rating up to Table B with a flat extra up to \$5.00

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