



# Live for now. Plan for then.

## Term life insurance / AD&D

### Protect the ones you love

Your employer makes it possible for you to protect your loved ones by offering you term life and accidental death and dismemberment (AD&D) insurance from Lincoln Financial Group. There are advantages to buying insurance that's offered to an employee group, including:

**Cost.** This coverage is offered at group rates, which are often less expensive than rates for individual policies.

**Convenience.** Payroll deduction is simple and easy if this coverage is funded by you, and your beneficiaries may choose to receive life insurance benefits via several convenient benefit payment options.

**Confidence.** You can choose quality coverage recommended by your employer.

### How much life insurance do you need?

Your life insurance policy pays cash to the person(s) you name as your beneficiary, to help them cope with the loss of your income after your death. How much will they need? Here are some issues to consider:



#### Expenses

- Regular expenses
- Debts
- Education expenses for your family
- Final expenses



#### Resources

- Savings
- Earnings
- Other life insurance

### Accidental death and dismemberment (AD&D) coverage

Your life insurance coverage is being offered with additional coverage for accidental death and dismemberment. This coverage pays a benefit if you die or lose your sight or a limb as a result of a covered accident. The basic benefit is called the "principal sum," and it is paid separately from any life insurance benefits.

If you suffer the accidental loss of a hand, foot, limb or eyesight, you receive half of the principal sum.

If you die in an accident, your beneficiaries receive the principal sum, plus life insurance benefits.

### No matter where you are in life

Life insurance helps you protect your loved ones.

Single and independent

Parents

Married

Mature and established



Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

See summary of benefits for a complete list of plan details.

## Added value

Every Lincoln Term Life Insurance policy includes support and travel assistance services. These services help you address current needs as well as future concerns.

## Support and guidance

*LifeKeys*® services provide assistance to you and your loved ones for a wide range of concerns, including:

### For you and your family

- Preparing a will
- Identity theft
- Final preparations
- Articles, tutorials and videos on topics such as money and investments, family and relationships, and much more

### For your beneficiaries

- Legal support
- Financial services
- Grief counseling
- Guidance with day-to-day concerns such as child care, moving, and major purchases

## Travel assistance

*TravelConnect*™ services provide a wealth of travel, medical and safety-related services you can access while traveling more than 100 miles from home, for business or pleasure. A sampling of our services include:

- Medical emergency evacuation and transportation
- Emergency travel arrangements and funds transfer
- Lost or stolen travel documents assistance
- Language translation services
- Medical and dental referrals
- Arrangement for delivery of medications, vaccines or blood

**Provide an important benefit for your loved ones with term life and AD&D insurance from Lincoln Financial.**

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