



NEW Pricing Improvement: *Lincoln LifeElements*® and *Lincoln TermAccel*®

Effective October 12, 2026

Our latest pricing update reinforces our focus on becoming your partner of choice for Term products that deliver affordable premiums, flexible options, and a streamlined application process—including automated underwriting, lab-free consideration and real-time offers for eligible clients.

Effective October 12, 2026, Lincoln is announcing pricing improvements to ***Lincoln LifeElements*® Level Term (2019) - 08/10/26** and ***Lincoln TermAccel*® - 08/10/26**. Both products offer affordable term life insurance with level premium periods of 10, 15, 20 and 30 years.

***Lincoln LifeElements*® Level Term (2019)** life insurance offers both a full application and a streamlined ticket submission process with automated underwriting and lab-free consideration for eligible clients.

***Lincoln TermAccel*® (2019)** life insurance offers an entirely electronic ticket submission process with automated underwriting, lab-free consideration and no APS requirement.

Pricing Update

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| <ul style="list-style-type: none">• Price decreases to maintain competitiveness in targeted market segments, particularly for ages 45+ with face amounts of \$1 million to \$10 million in standard and preferred non-tobacco classes• Strengthened monthly premium positioning in line with our annual premium competitiveness• No premium increases | <ul style="list-style-type: none">• Price decreases to maintain competitiveness in targeted market segments, particularly for ages 45+ with face amounts of \$1 million to \$2.5 million in standard and preferred non-tobacco classes• Strengthened monthly premium positioning in line with our annual premium competitiveness• No premium increases |
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Regulatory Update

Interest rates have been updated to maintain compliance with NAIC Standard Nonforfeiture Law.

Transition Guidelines

For states that are approved at rollout, there is a 30-day transition period which begins on **October 12, 2026**, and ends on **November 11, 2026**. Applications received on or after November 12, 2026, will receive the new pricing. 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 **10/12/26** rates.
- **For policies already placed**, normal internal replacement guidelines apply. Rewrites will not be allowed.
- **For states available after rollout**, the above will automatically apply based on the availability date.

Illustration Software Updates

Lincoln DesignItSM and WinFlex illustration systems will reflect v75.0C as of October 12, 2026. For the best experience and access to the newest features, consider using the DesignIt online version, which offers enhanced capabilities beyond the desktop application. DesignIt Desktop users will need an active internet connection before being prompted to update. If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

Available Riders

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

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

Resources

Lincoln LifeElements

[State Availability](#)

[Side by side comparison](#)

[Lincoln LifeElements Client Guide](#)

Lincoln TermAccel

[State Availability](#)

[Side by side comparison](#)

[Lincoln TermAccel Client Guide and Fact Sheet](#)



Contact your Lincoln representative with any questions.

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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Affiliates are separately responsible for their own financial and contractual obligations.

Lincoln LifeElements® Level Term (2019) is issued on policy form TRM6063 and state variations, and *Lincoln TermAccel*® (2019) is issued on policy form TRM6069 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.