

# MONTHLY SPOTLIGHT

July 2017



Lincoln Financial Group is a leading provider of life insurance and has strong financial ratings from each of the major rating agencies. Comdex: 91, A.M. Best: A+, S&P: AA-, Moody: A1

## UNDERWRITING NICHES

## SALES OPPORTUNITIES

## PRODUCT/RIDER FEATURE

\$65M Jumbo: In force and applied for

\$60M Auto Bind

Individual retention up to \$20M

Table Shave Program: C to Standard. Up to age 70, \$10M DB, Permanent products only

Family history of cancer and diabetes is not taken into consideration for Preferred risks

All tobacco, except cigarette users, can qualify for Standard Non Smoker

Exams good for 1-year up to age 69

Foreign National program

Foreign Travel program

Cancers that qualify for Preferred: Thyroid, Uterine, Testicular, Cervical, Prostate

Marijuana use is considered Standard Non Smoker

Electronic Inspection Report: Doesn't require contacting the client

**NEW IUL** - competes extremely well on the Protection sale or the Accumulation sale

**NEW Survivor IUL** - extremely competitive at single pay

GUL/SUL: Competitive pricing at full pay scenarios, Strong IRR, Rolling Targets

VULOne/SVULOne: Fully Guaranteed DB w/upside potential. Extremely competitive in single and short pay scenarios

Lincoln by LIMRA: #2 UL, #1 VUL, #10 IUL, #5 TERM

**VULOne:**

Offers guarantees to age 121

Offers Cash Value with full guarantees

Extremely competitive in short pay scenarios

No restrictions with dump in or 1035x amounts

Over 70 fund selections

Chronic illness rider

Premium Deposit Fund: Allows single pay to be spread over multiple years to avoid MEC

For more information, please contact your brokerage manager.



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