



FOR LIFE

## Table Reduction Program Plan Guidelines

Lincoln's Table Reduction Program 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 for our Term or <i>MoneyGuard</i> <sup>®</sup> series of products
Eligible Riders	Not all riders are eligible for the program. Contact your Underwriter for information on which riders apply.
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"><li>• Up to Table C</li><li>• Up to \$5.00 flat extra</li><li>• Combination table rating up to Table B with a flat extra up to \$5.00</li></ul>

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

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INDUSTRY LEADING  
**UNDERWRITING**