
Voluntary Group Disability Insurance

SUMMARY OF BENEFITS for ADVISORS

Program Highlights

- Up to a \$15,000 Monthly Benefit and up to \$20,000 with a catastrophic disability
- Insures 60% of **Gross Earnings through LPL Financial**, up to \$300,000
- No Financial/Medical Underwriting or applications
- Maximum benefit period from 90th day to later of age 65 or SSNRA
- Own Occupation to the end of the benefit period

Elimination Period

This is the number of days you must be disabled before benefit payments start: 90 Days

Maximum Benefit Period

This is the maximum period of time that benefits will continue to be paid to you during a period of disability:
The later of age 65 or SSNRA

Limitations and Exclusions

Pre-existing Condition Exclusion. There is a 12/12 pre-existing conditions clause. This is a look back period to see if you were treatment-free 12 months prior to the effective date of your coverage. If you were not treatment free, the pre-existing condition is excluded from coverage if you are disabled within 12 months of first becoming insured.

Other Benefits Included

- **No Offset** with **LPL Financial Income** that related to **sales completed or services provided** by the insured **prior to the date of Disability**.
- No offset with Individual Disability benefits.
- Alcoholism, Drug Addiction and Mental and Nervous conditions are covered.
- Partial Disability Benefits: You are not required to be Totally Disabled to qualify for benefits.
- **Progressive Income Benefit** pays additional 40% of Gross Earnings through LPL Financial, up to \$5,000 per month to SSNRA if you are unable to perform two or more Activities of Daily Living or suffer from a Cognitive Impairment.
- Death benefit if receiving disability benefits at the time of death
- 3 plan options: up to \$5,000 – up to \$10,000 – up to \$15,000

Program Eligibility

- **All full-time Advisors**; must be actively at work on the day coverage takes effect and working at least 30 hours a week.
- Who have not previously declined or terminated coverage.
- Benefits terminate at retirement.
- All Late Entrants are required to complete satisfactory Evidence of Insurability information.

Advisor Monthly Premium Sample

AGE	\$5,000 Monthly Benefit (\$100,000 in Income Protection)	\$10,000 Monthly Benefit (\$200,000 in Income Protection)	\$15,000 Monthly Benefit (\$300,000 in Income Protection)
< 30	\$26.67	\$53.33	\$88.01
30 - 34	\$39.17	\$78.33	\$129.26
35 - 39	\$55.83	\$111.67	\$184.24
40 - 44	\$79.17	\$158.33	\$261.26
45 - 49	\$127.50	\$255.00	\$420.75
50 - 54	\$165.83	\$331.67	\$547.24
55 - 59	\$196.67	\$393.33	\$649.01
60 - 64	\$230.83	\$461.67	\$761.74
65 - 69	\$141.67	\$283.33	\$467.51

Refer to Program Specifications for your maximum benefit amounts

NOTE: This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater details. Should there be a difference between this summary and the contract, the contract will govern.

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