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Lincoln delivers:
extra underwriting capacity

Up to \$30 million in extra insurance capacity is now available at Lincoln for individuals — even in cases where the jumbo limit is exceeded.

Lincoln's industry-leading underwriting model is among the best in the industry. If you have a case in which you need extra capacity, we may be able to help. Lincoln's arrangement with Munich American Re, one of the industry's largest reinsurers, allows for possible increased capacity of up to \$30 million available for high net worth clients, even in today's tight reinsurance market.

Even if a case situation is over the jumbo limit, Lincoln may be able to secure needed coverage from its reinsurance pools.* Maximum coverage is available for clients age 70 and younger. Coverage for clients over age 70 could be limited.

Cases are submitted to the reinsurer on a facultative basis and require that you submit a formal application with full disclosure of all in-force and applied-for coverage and company names.

Capacity may be reduced based on:
age and rating

aviation and avocation risks, including entertainers

certain foreign national status

Munich American Re's status as a reinsurer on any in-force coverage

With \$55 million of auto-bind capacity up to age 80, and now up to \$30 million potential from Munich American Re, we are even better positioned to handle your large case needs.



**Underwriting Guidelines:
Lincoln individual and survivorship products**

**[Click here](#) for detailed underwriting information
about Lincoln life insurance products.**

For more information about Lincoln life insurance, call:

AGENT SUPPORT GROUP – 212-697-2025

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**Lincoln**
Financial Group®

* Lincoln's current jumbo limit is \$65 million. Jumbo limit is defined as the total amount of in-force and applied-for coverage in all companies.

Two separate companies issue Lincoln universal life insurance policies. New York policies are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. For all other states, policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. These companies are separately responsible for satisfying their own financial and contractual obligations.

Important disclosures. Please read.

Lincoln life insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker/dealer. **The Lincoln National Insurance Company is not authorized, nor does it solicit business in the state of New York. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker/dealer. **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Products and features subject to state availability.

Not a deposit	Not FDIC-insured	Not guaranteed by any bank or savings association	May go down in value
Not insured by any federal government agency			

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