



The LFN Fall Classic

Introducing the LFN Fall Classic!
Two special incentive programs
that run through year end.

The Large-Case Bonus Program

offers a cash bonus for term and permanent
fixed Lincoln life insurance.

AND

The Double Your Credit Program

offers double credit for any paid Lincoln
fixed life and fixed annuity business.

Read the attached flyers for more details on each program.

DON'T MISS THIS OPPORTUNITY LINCOLN'S LARGE-CASE BONUS PROGRAM



September 15, 2011 kicks off Lincoln's Large Case Bonus Program for term and permanent fixed Lincoln life insurance.*

Here are the details:

5% cash bonus** on planned premium up to first year target for policies of \$3 million face amount or more (excludes Life Reserve® IUL)

OR

10% cash bonus** on planned premium up to first year target for policies of \$5 million face amount or more (excludes Life Reserve® IUL)

OR

10% cash bonus** on planned premium up to first year target for Life Reserve® IUL policies of \$1 million face amount or more

Cases must be placed in force between **September 15, 2011 and December 31, 2011**. Policies must meet Lincoln limitations on heavily funded business.

Bonuses will be calculated manually at several intervals during the program and paid to advisors as compensation adjustments.

You can also take advantage of the Double Your Credit incentive running from September 1st to the 2011 cut-off date at year end.

Team up with Lincoln and win this Fall!

* Excludes MoneyGuard®, all New York business and cases with the Exec rider.

** Bonuses will be subject to recovery if the policy does not remain in force for the full first policy year. Bonuses will be paid only on LFN advisor's share of jointly sold policies. Internal Replacement policies are eligible for the program with bonuses based on the adjusted target and the internal replacement compensation factor used in the calculation of the base policy compensation.

For internal use only. Not for use with the public. CRN201109-2058434

DON'T MISS THIS OPPORTUNITY BEGINNING SEPTEMBER 1ST! DOUBLE YOUR CREDIT!



KAUAI,
HAWAII



GRAND PRIX



MONACO &
PROVENCE

2012 will feature some of the best honors and recognition trips ever!
Kauai, Hawaii • Monte Carlo, Monaco and Provence, France. We want to share this experience with you, so we've made it even easier for you to qualify.

Introducing the Double Your Credit* Incentive! From **September 1st to December 31st, 2011**, any paid fixed Lincoln life and fixed annuity business will qualify for double credit (for Convention and Summit only).

Qualifying products are Lincoln's fixed life insurance line-up, including UL, indexed UL, term and MoneyGuard®, and fixed and indexed annuities.

The "Double Your Credit" incentive can help you qualify for a fabulous trip – or earn you PREMIER PARTNERS Practice Builder® meeting credit!

This year's Convention qualifiers will enjoy a stay at the Grand Hyatt Kauai Resort and Spa in Kauai, Hawaii from June 27 – July 1, 2012, while Summit qualifiers will experience the thrill in Monte Carlo, Monaco from May 26 – 29, 2012 and Provence, France from May 29 – June 1, 2012.

- Production credit for agents will roll up to Regional Sales Managers and Agency Managers. The maximum additional contest credit for a Regional Sales Manager is \$200,000; for an Agency Manager, the maximum additional credit is \$380,000.
- Should you qualify for Convention or Summit based on your true production without the help of this additional production credit, you can receive the following credits to use when attending the 2012 Practice Builder meeting:

For Regional Sales Managers:

- If your sales unit places \$200,000 – \$299,999 of Lincoln fixed Net PAP-R business during the timeframe, you will receive a \$250 credit.
- If your sales unit places \$300,000 or more of Lincoln fixed Net PAP-R business during the timeframe, you will receive a \$500 credit.

For Agency Managers:

- If your agency places \$500,000 – \$649,999 of Lincoln fixed Net PAP-R business during the timeframe, you will receive a \$250 credit.
- If your agency places \$650,000 or more of Lincoln fixed Net PAP-R business during the timeframe, you will receive a \$500 credit.

**Adjusted for first year lapse. Does not include New York business.*

Qualification requirements for 2012 Convention or Summit – Based on 2011 net PAP-R from 1/1/11 – 12/31/11

	Producers	Agency Manager	Regional Sales Manager
CONVENTION	\$165,000	\$2 million¹	\$1,000,000¹
SUMMIT	See below²	\$4 million³	\$3,000,000³

You can also take advantage of the Lincoln's Large-Case Bonus Program for term and permanent fixed Lincoln Life insurance, running from September 15 - December 31, 2011.

¹For purposes of Convention and Summit qualification, New York business is excluded from net PAP-R. Producers who are affiliated with an outside broker/dealer or who are not registered representatives must qualify for Convention and Summit based on proprietary fixed life, Lincoln MoneyGuard® Reserve, and proprietary fixed annuity net PAP-R only. All business must be placed in-force during our qualification period from January 1, 2011, through December 31, 2011. Please see the 2011 ABGA Life and Annuity PREMIER PARTNERS program brochure for the definition of net PAP-R.

New producers who are appointed after April 1, 2011, can qualify for the 2012 Convention with \$110,000 of net PAP-R between April 1, and December 31, 2011. Producers who meet the requirements to be a Senior Agent can qualify for the 2012 Convention with a reduced amount. Please refer to the Incentive section of your Lincoln Web site for details.

For 2012, Summit will be on a calendar year, 12-month qualification schedule (1/1/11 – 12/31/11), and qualifiers will have the option of attending either Summit or an upgraded Convention (not both).

²For producers, qualification is \$420,000 of Net PAP-R vs. Net PAP-R and a top 100 ranking (among ABGA, GA, and MGA combined). Net PAP-R of \$500,000 guarantees a spot regardless of ranking.

³The top two ABGAs and Regional Sales Managers meeting their respective Summit production requirements will be eligible to attend the Summit meeting.

Attendance at the 2012 Hawaii Incentive is by invitation only and is nontransferable. To receive this non-cash award, a producer or manager must meet the above-mentioned requirements, hold a current contract and be in good standing with Lincoln Financial Group at the time of the incentive. CRN201109-2058435

For agent or broker use only. Not for use with the public.

©2011 Lincoln National Corporation

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Two separate companies issue Lincoln life insurance and annuity products. New York policies and contracts are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. For all other states, policies and contracts 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.

Lincoln Financial Network is the marketing name for the retail and financial planning affiliates of Lincoln Financial Group and includes Lincoln Financial Securities Corporation and Lincoln Financial Advisors, both members of FINRA and SIPC. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

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