

BACKDATING NOTICE

Date: _____

Re: Policy Owner's Name: _____
(First, Middle Initial, Last)

Insured's Name: _____
(First, Middle Initial, Last)

Policy Number (if available): _____

Thank you for your life insurance application.

You have requested that The Lincoln National Life Insurance Company backdate the policy for which you have currently applied for coverage. Please understand that this will result in the payment of premiums for a period in which there is no coverage. The amount of premiums that must be paid depends on the policy date that you have requested on your life insurance application. There are benefits to backdating a policy; there are also premium costs to date coverage to a prior date.

You understand that you can discuss those additional premiums with your agent and can also obtain a policy illustration that reflects them. you have the right to reject this backdated policy and request a current dated policy.

Thank you again for conducting business with Lincoln Financial Group. If we can be of further assistance, please do not hesitate to contact us.