

Insurance Products are issued by The Lincoln National Life Insurance Company

Long-term Disability benefit is 60% of predisability income. It is not reduced by other income sources until Total Income Replacement exceeds 80%. 180-day elimination period; \$10,000 maximum benefit; Maximum duration of benefit - to Social Security Normal Retirement Age (SSNRA)

Find your income level

Bi-Weekly Premium  
Benefit Duration Options

Annual Income	Monthly Income	Maximum Monthly Benefit Amount	Max Income Replacement with State Benefit	SSNRA (to age 65+)
\$18,000	\$1,500	\$900	\$1,200	\$4.81
\$22,500	\$1,875	\$1,125	\$1,500	\$6.01
\$27,000	\$2,250	\$1,350	\$1,800	\$7.22
\$31,500	\$2,625	\$1,575	\$2,100	\$8.42
\$36,000	\$3,000	\$1,800	\$2,400	\$9.62
\$40,500	\$3,375	\$2,025	\$2,700	\$10.83
\$45,000	\$3,750	\$2,250	\$3,000	\$12.03
\$49,500	\$4,125	\$2,475	\$3,300	\$13.23
\$54,000	\$4,500	\$2,700	\$3,600	\$14.43
\$58,500	\$4,875	\$2,925	\$3,900	\$15.64
\$63,000	\$5,250	\$3,150	\$4,200	\$16.84
\$67,500	\$5,625	\$3,375	\$4,500	\$18.04
\$72,000	\$6,000	\$3,600	\$4,800	\$19.25
\$76,500	\$6,375	\$3,825	\$5,100	\$20.45
\$81,000	\$6,750	\$4,050	\$5,400	\$21.65
\$85,500	\$7,125	\$4,275	\$5,700	\$22.85
\$90,000	\$7,500	\$4,500	\$6,000	\$24.06
\$94,500	\$7,875	\$4,725	\$6,300	\$25.26
\$99,000	\$8,250	\$4,950	\$6,600	\$26.46
\$103,500	\$8,625	\$5,175	\$6,900	\$27.67
\$108,000	\$9,000	\$5,400	\$7,200	\$28.87
\$112,500	\$9,375	\$5,625	\$7,500	\$30.07
\$117,000	\$9,750	\$5,850	\$7,800	\$31.28
\$120,000	\$10,000	\$6,000	\$8,000	\$32.08

Actual Monthly Income Determines Premium.

Monthly premium calculated by multiplying the COVERAGE FACTOR (listed below) by the COVERED MONTHLY INCOME divided by 100.

Bi-weekly premium is calculated by multiplying the MONTHLY PREMIUM by 12 and then dividing by 26.



Rate per \$100 of covered payroll  
**SSNRA**  
**\$0.6950**