



You're In Charge®

LIFE SOLUTIONS

Lincoln life insurance

Term, universal life and variable universal life product portfolio



Not a deposit | Not FDIC-insured | May go down in value

Not insured by any federal government agency

Not guaranteed by any bank or savings association

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

2210850

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

The Lincoln life insurance product suite

The diverse life portfolio that can help meet your clients' needs

Whether your clients need to protect what matters most in their lives — their loved ones, a business, their legacy — or they want to supplement their retirement income or build cash value for their future — we've got an array of solutions to meet their unique needs.

Offering you

- A broad set of products designed with a range of guarantees, riders and features to help meet various goals

Term life	Universal life	Indexed universal life	Variable universal life
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- Leading-edge underwriting with dedicated teams to support your business
- *LincXpress*® Tele-App with faster processes and streamlined eTicket or paper ticket submissions, lab-free underwriting opportunities, and eDelivery
- Case design assistance for your estate, business, charitable planning, and executive compensation needs
- Automatic policy reminders that can help your clients manage their policies after the sale

Cash value growth potential						
PROTECTION				ACCUMULATION AND DISTRIBUTION		
<i>Lincoln TermAccel</i> ® Level Term * ¹	<i>Lincoln LifeGuarantee</i> ® UL*	<i>Lincoln VUL</i> ^{ONE*}	<i>Lincoln WealthPreserve</i> ® IUL	<i>Lincoln LifeCurrent</i> ® UL	<i>Lincoln WealthAccumulate</i> ® IUL*	<i>Lincoln AssetEdge</i> ® VUL
<i>Lincoln LifeElements</i> ® Level Term	<i>Lincoln LifeGuarantee</i> ® SUL*	<i>Lincoln SVUL</i> ^{ONE*}	<i>Lincoln WealthPreserve</i> ® SIUL	<i>Lincoln LifeReserve</i> ® UL		<i>Lincoln PreservationEdge</i> ® SVUL*
Temporary death benefit protection	Lifetime guaranteed death benefit	Extended guaranteed death benefit		Short-term guaranteed death benefit		

This broad set of products is designed with a range of guarantees, riders and features to help meet various goals. Learn more to find the solution that is right for your client.

Lincoln VUL^{ONE} (2014), *Lincoln SVUL*^{ONE} (2016), and *Lincoln AssetEdge*® VUL (2015).

*Product not available in New York.

¹Electronic ticket submission is required.

Only registered representatives may sell variable products.

Lincoln TermAccel[®] Level Term*

(Electronic ticket submission and policy delivery required)

Affordable death benefit protection at lower face amounts for your younger middle-market clients. They'll enjoy a guaranteed premium for 10, 15, 20 or 30 years, plus a streamlined, fully electronic fast-to-approval process. Conversion allowed to a Lincoln permanent life policy. Ask your representative what opportunities may apply.

- Competitive rates for individuals age 60 and younger who want coverage of \$1,000,000 or less for 10, 15, 20 or 30 years
- Face reductions allowed after year three
- Opportunity for lab-free underwriting for all clients who qualify

Issue ages (tobacco and nontobacco)

10-year	18-60
15-year	18-60
20-year	18-60
30-year	18-55 (nontobacco) 18-50 (tobacco)

Minimum face amount \$100,000

Maximum face amount \$1,000,000

Target clients

- Younger clients who need death benefit protection for their families but have limited premium payment capability
- Younger clients who want affordable protection at a lower face amount

Sales applications

Survivor income replacement	Mortgage protection
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Lincoln LifeElements[®] Level Term

Competitive death benefit with a guaranteed premium for 10, 15, 20 or 30 years. Conversion allowed to a Lincoln permanent life policy. Ask your representative what opportunities may apply. For clients who desire a more robust conversion feature, a higher cost product may also be available.

- More competitive rates in all term durations are available to a broader range of clients:
 - Individuals age 30+ who want coverage of \$1 million and above¹
 - Those age 55+ who want coverage of \$500,000 and above
- Face reductions allowed after year three

Issue ages

10-year	18-80
15-year	18-75 (nontobacco) 18-70 (tobacco)
20-year	18-70 (nontobacco) 18-65 (tobacco)
30-year	18-55 (nontobacco) 18-50 (tobacco)

Minimum face amount \$250,000

Target clients

- Currently have limited premium payment capability but want to convert later
- Business owners who need balance sheet-sensitive business solutions

Sales applications

Survivor income replacement	Key person/buy-sell funding
Mortgage protection	Survivorship paid-up funding

Lincoln LifeElements[®] One-Year Term

Death benefit for short-term needs. Coverage is not renewable, convertible or commissionable.

Issue ages

0-99 (standard and substandard/smoker)

Minimum face amount \$1,000

*Not available in New York.

¹ Rates in New York vary from the national version.



Lincoln LifeGuarantee[®] UL*

Lifetime guaranteed death benefit with competitive level-pay pricing.

- Guaranteed premiums
- Strong internal rates of return on death benefit
- A choice of either the *Lincoln LifeEnhance*[®] or *Lincoln LifeAssure*[®] Accelerated Benefits Rider for added protection against permanent chronic or terminal illness¹
- 1035 exchange forgiveness
- Premium relief feature
- Rolling target premiums

Issue ages

20–80 (preferred plus)

20–80 (preferred nontobacco and tobacco)

20–85 (standard nontobacco and tobacco)

20–70 (Simplified Issue and Guaranteed Issue)²

- Table reduction program

Minimum face amounts \$100,000 (\$25,000 Guaranteed Issue)

Surrender charges 19 years from date of issue or increase, decreasing over the 19-year period

Target clients

- Age 55 and older with potential estate taxation exposure
- Need permanent coverage and are not concerned with cash value accumulation

Sales applications

Wealth transfer	Term alternative
Survivor income replacement	Asset maximization (IRAs, annuities, CDs, etc.)
Key person/buy-sell funding	Group life replacement
Concentrated stock diversification	



Lincoln LifeGuarantee[®] SUL*

Lifetime guaranteed survivorship coverage with competitive level-pay pricing.

- Guaranteed premiums
- Strong internal rates of return on death benefit
- 1035 exchange forgiveness
- Premium relief feature
- Rolling target premiums

Issue ages

20–80 (preferred nontobacco)

20–85 (standard nontobacco and tobacco)

- Table reduction program

Minimum face amount \$100,000

Surrender charges 19 years from date of issue or increase, decreasing over the 19-year period

Target clients

- Age 55 and older requiring estate tax liquidity funding
- Prefer to pass legacy to next generation
- Need permanent coverage and are not concerned with cash value accumulation

Sales applications

Estate tax funding	Concentrated stock diversification
Wealth transfer	Asset maximization (IRAs, annuities, CDs, etc.)

*Not available in New York.

¹ Available for ages 20–80 if you qualify. Subject to certain requirements. Accelerated death benefits may be taxable and may affect public assistance eligibility. Rider and policy terminate when 100% of death benefit is fully accelerated. Other account values are reduced proportionately with each acceleration payment. Additional cost may apply.

² Not all riders are available.

³ To maintain the guaranteed death benefit protection, automatic rebalancing is required. The use of the money market investment option is limited to the right-to-examine period or as an account from which to transfer funds for the dollar cost averaging (DCA) program. Lincoln reserves the right to establish investment restrictions in the future under limited conditions as described in the prospectus.



Lincoln VUL^{ONE}*

Lifetime guaranteed death benefit with market-driven growth potential. Especially competitive in single- and short-pay policy designs.³

- Access to potential cash value in the future
- A choice of either the *Lincoln LifeEnhance*® or *Lincoln LifeAssure*® Accelerated Benefits Rider for added protection against permanent chronic or terminal illness¹
- 70+ variable investment options
- Risk management strategies
- Rewards for positive investment option performance
- Premium relief feature
- Rolling target premiums

Issue ages

20–80 (preferred plus)

20–80 (preferred nontobacco and tobacco)

15–85 (standard nontobacco and tobacco)

20–70 (standard Simplified Issue and Guaranteed Issue)

- Table reduction program

Minimum face amounts \$100,000
(\$25,000 Guaranteed Issue)

Surrender charges 15 years from date of issue or increase, decreasing over the 15-year period

Target clients

- Ages 35–65 who want potential cash value flexibility
- Need alternative to existing underperforming life coverage
- Liquidity concerns in the event of an unexpected chronic or terminal illness

Sales applications

DCA premiums — first year/1035	Wealth transfer
Spousal lifetime access trust (SLAT)/private value access	Asset maximization (IRAs, annuities, CDs, etc.)
Family “B” trust	Charitable gifting



Lincoln SVUL^{ONE}*

Lifetime guaranteed survivorship death benefit with market-driven growth potential. Competitive pricing especially in single-pay, short-pay or heavily funded designs.³

- Access to potential cash value in the future
- 70+ variable investment options
- Risk management strategies
- Rewards for positive investment option performance
- Premium relief feature
- Rolling target premiums

Issue ages

20–80 (preferred nontobacco)

20–85 (standard nontobacco and tobacco)

- Table reduction program

Minimum face amount \$250,000

Surrender charges 15 years from date of issue or increase, decreasing over the 15-year period

Target clients

- Ages 35–65 who want potential cash value flexibility
- Need solutions for estate tax funding or wealth transfer
- Need alternative to existing underperforming life coverage

Sales applications

DCA premiums — first year/1035	Wealth transfer
Estate tax funding	



Lincoln WealthPreserve® IUL

Guaranteed death benefit protection and built-in features designed to help your clients meet their changing needs throughout their lives.

- When elected, the death benefit is guaranteed for up to 40 years or to age 90 (whichever comes first)¹
- A 1-Year Point-to-Point Indexed Account offering growth linked to a popular index
- Guaranteed positive interest crediting with a guaranteed floor of 1% in all years²
- A guaranteed minimum indexed account cap of 8.75% for the first 10 policy years³
- A choice of either the *Lincoln LifeEnhance*® or *Lincoln LifeAssure*® Accelerated Benefits Rider for added protection against permanent chronic or terminal illness⁴

Issue ages

- 20–80 (preferred plus)
- 20–80 (preferred nontobacco and tobacco)
- 0–85 (standard nontobacco) (16–85 in NY)
- 15–85 (standard tobacco) (16–85 in NY)
- 20–70 (Simplified and Guaranteed Issue)

Minimum face amounts \$100,000
(\$25,000 Guaranteed Issue)

Surrender charges 14 years from the date of issue or increase, and will vary based on age, gender and risk class. They decrease over the 14-year period.

Target clients

- Ages 35–55 who want the assurance of guaranteed death benefit protection
- Want financial flexibility to keep up with their changing needs
- Like the transparency of a simple solution that’s easy to understand

Sales applications

DCA premiums	Wealth transfer
Survivor income replacement	Estate tax funding
Key person protection	Legacy planning



Lincoln WealthPreserve® Survivorship IUL

Cost-efficient, second-to-die design for estate protection, wealth preservation and legacy planning, paying an income tax-free death benefit at the end of the second insured’s life with flexibility for tax-efficient growth and income potential for future needs.⁵

- Three 1-Year Point-to-Point Indexed Account options, including a High Participation Account, Capped Account, and Uncapped Account — plus Dollar Cost Averaging Account and Fixed Account options⁶
- Guaranteed positive interest crediting with a guaranteed floor of 1% in all years²
- Participating and fixed loan options, both with a guaranteed loan charge rate, for cash flow potential
- *Lincoln LifeEnhance*® Accelerated Benefits Rider (ABR) for added protection against permanent chronic or terminal illness⁴
- Optional Extended No-Lapse Minimum Premium Rider extends the 10-Year No-Lapse Minimum Premium included with the policy⁷

Issue ages

- 20–80 (preferred nontobacco)
- 20–85 (standard nontobacco and tobacco)

Minimum face amount \$100,000

Surrender charges 15 years from date of issue or increase, decreasing over the 15-year period

Target clients

- Ages 50–75 who want cost-effective death benefit protection
- Want cash value flexibility for tax-efficient income opportunities in the future
- Want minimized tax exposure and reduced market volatility on policy assets
- Need solutions for estate tax funding or wealth transfer

Sales applications

Wealth transfer	Supplemental retirement planning
Estate tax funding	College funding
Legacy planning	DCA premiums — first year/1035



Lincoln LifeCurrent® UL

Short-term guaranteed protection with interest rate-driven growth potential.

- Coverage Protection Guarantee for the shorter of 20 years or to the insured's age 90
- Flexibility to adjust premium payments and coverage over time
- Premium relief feature
- Zero loan spread on a nonguaranteed basis

Issue ages

- 20–80 (preferred plus)
- 20–80 (preferred nontobacco and tobacco)
- 15–85 (standard nontobacco and tobacco) (16–85 in NY)
- 20–70 (Simplified Issue)

- Table reduction program

Minimum face amount \$100,000

Surrender charges 19 years or to age 100, if sooner, from date of issue or increase, decreasing over the 19-year period

Target clients

- Ages 35–65 seeking short-term guaranteed death benefit protection
- Those with potential estate taxation exposure
- Want cash value flexibility to adapt to future needs

Sales applications

Term alternative	Survivorship paid-up funding
Asset maximization (IRAs, annuities, CDs, etc.)	Key person/buy-sell funding
Survivor income replacement	Wealth transfer for older ages



Lincoln LifeReserve® UL

Long-term interest rate-driven growth potential with the opportunity for guaranteed distributions.

- Assured Distribution Endorsement guarantees a specified distribution schedule if all requirements are met
- Preferred loans after 10 years
- Supplemental Coverage Rider
- Exec Rider for business protection strategies

Issue ages

- 20–80 (preferred plus)
- 20–80 (preferred nontobacco and tobacco)
- 0–85 (standard nontobacco) (16–85 in NY)
- 15–85 (standard tobacco) (16–85 in NY)
- 20–70 (Simplified Issue and Guaranteed Issue)⁸

- Table reduction program

Minimum face amounts \$25,000 (\$100,000 for full underwriting age 71 and above)

Surrender charges 9 years from date of issue or increase, decreasing over the 9-year period

Target clients

- Ages 35–65 who have maxed out retirement plan contribution limits and want to heavily fund an alternative to supplement existing retirement plans
- Need flexibility for estate tax funding or wealth transfer
- Business owners who need balance sheet-sensitive business solutions

Sales applications

College funding	Deferred compensation/162 bonus/SERP
Supplemental retirement planning	LifeComp® Suite/non-409A personal retirement
Wealth transfer	Key person/buy-sell funding
Estate tax funding	Premium finance

¹Minimum premium requirement must be met to maintain the Extended No-Lapse Minimum Premium Rider. Only available with death benefit option 1 and maximum issue age of 79.

²Policy charges remain in effect and could reduce your policy value.

³In New York, the current account cap is 8.25% and guaranteed to be no less than 2% in all years.

⁴Available for ages 20–80 if you qualify. Subject to certain requirements. Accelerated death benefits may be taxable and may affect public assistance eligibility. Rider and policy terminate when 100% of death benefit is fully accelerated. Other account values are reduced proportionately with each acceleration payment. Additional cost may apply.

⁵Distributions are through loans and withdrawals, which will reduce a policy's cash value and death benefit. Loans are not considered income and are not taxable while withdrawals are tax-free up to the policy's cost basis, provided the policy is not a MEC.

⁶Dollar cost averaging cannot guarantee a profit above the 1% guarantee of the product.

⁷Minimum premium must be met. Available at an additional cost.

⁸Not all riders are available.



Lincoln WealthAccumulate® IUL*

A highly competitive accumulation IUL that provides considerable cash value growth and distribution potential and flexibility to help clients meet their changing needs throughout their lives.

- Significant growth opportunities with clear choices to help clients increase wealth over time
- Three indexed account options linked to a popular index
- Participating and fixed loan options, both with a guaranteed loan charge rate, for cash flow potential³
- Downside protection to help shield clients from market losses¹
- A choice of either the *Lincoln LifeEnhance*® or *Lincoln LifeAssure*® Accelerated Benefits Rider for added protection against permanent chronic or terminal illness²
- Financial protection for individual planning and business applications

Issue ages

- 20–80 (preferred plus)
- 20–80 (preferred nontobacco and tobacco)
- 0–85 (standard nontobacco)
- 15–85 (standard tobacco)
- 20–70 (Simplified Issue and Guaranteed Issue)

Minimum face amounts \$100,000
(\$25,000 Guaranteed Issue)

Surrender charges 9 years from the date of issue or increase, decreasing over the 9-year period

Target clients

- Ages 34 to 55 who want financial protection, and a choice of growth opportunities to build and access cash value throughout their lives
- Want one solution that can evolve with their changing needs
- Like transparent benefits, costs and guarantees

Sales applications

Supplemental retirement planning	Key person strategies
College funding	Split-dollar arrangements
Spousal life insurance trusts	Executive bonus plans
Personal and commercial premium finance	Deferred compensation plans



Lincoln AssetEdge® VUL Lincoln AssetEdge® Exec VUL

Market-driven growth potential and cash value liquidity for retirement needs.

- Access to tax-advantaged distributions³
- 70+ variable investment options
- Variable risk-managed strategies for reduced volatility potential, and indexed account options for downside protection
- No-lapse protection for up to 20 years
- *Lincoln LifeEnhance*® Accelerated Benefits Rider (ABR) for added protection against permanent chronic or terminal illness²
- Exec ESV Rider — waives all surrender charges and a portion of administrative charges are optionally returned⁴
- Rolling target premiums (not available in NY)

Issue ages

- 20–80 (preferred plus)
- 20–80 (preferred nontobacco and tobacco)
- 0–85 (standard nontobacco) (16–85 in NY)
- 15–85 (standard tobacco) (16–85 in NY)
- 20–70 (Simplified Issue and Guaranteed Issue)⁵
- Table reduction program

Minimum face amounts \$100,000
(\$50,000 Simplified Issue and Guaranteed Issue)⁴

Surrender charges⁶ From date of issue or increase, decreasing over the applicable period, graded by:

- Issue age 55 and below: 15 years
- Issue ages 56–59: 11 years
- Issue age 60 and above: 10 years

Target clients

- Ages 35–65, comfortable with market risk, but may want downside protection in their retirement years
- Have maxed out retirement plan contribution limits and want to heavily fund an alternative to supplement existing plans
- Those with potential estate taxation exposure
- Business owners who need balance sheet-sensitive business solutions⁴

Sales applications

Supplemental retirement planning	Key person/buy-sell funding
DCA premiums — first year/1035	<i>LifeComp</i> ® Suite/ non-409A personal retirement
Deferred compensation/162 bonus/SERP	Idle asset maximization (IRAs, annuities, CDs, etc.)
Alternative to premium financing	



Lincoln PreservationEdge® SVUL*

Cost-effective survivorship death benefit coverage with market-driven growth potential.

- Access to tax-advantaged distributions³
- 70+ variable investment options
- Multiple risk management strategies
- 10-, 20-year, and to age 100 no-lapse protection
- Rolling target premiums

Issue ages

20–80 (preferred nontobacco)

20–85 (standard tobacco and nontobacco)

- Table reduction program

Minimum face amount \$250,000

Surrender charges 10 years from date of issue or increase, decreasing over the 10-year period

Target clients

- Age 35 and older, comfortable with market risk, seeking to accumulate tax-advantaged assets for retirement
- Those with potential estate taxation exposure
- Need maximum liquidity and flexible premium designs
- Need alternative to existing underperforming life coverage

Sales applications

Supplemental retirement planning	Estate tax funding
DCA premiums — first year/1035	Charitable gifting strategies
Estate equitability	Wealth transfer

Lincoln offers more than a broad portfolio



A broad portfolio of solutions

Turn to one comprehensive suite of tax-efficient protection, accumulation and distribution solutions. Our diverse products are designed with a range of guarantees, riders and features to help meet the unique needs of your clients.



A fast, easy Tele-App

With *LincXpress*® Tele-App, experience faster processes and streamlined business submissions. We want you and your clients to enjoy a superior customer experience with:

- Faster turnarounds for eTicket and paper ticket submissions
- The opportunity to waive labs for qualifying clients
- Expedited, no-cost eDelivery of policies



Post-issue policy management

We offer automatic policy reminders to better serve your clients and create new opportunities after the sale.

*Not available in New York.

¹Policy charges remain in effect and could reduce your policy value.

²Available for ages 20–80 if you qualify. Subject to certain requirements. Accelerated death benefits may be taxable and may affect public assistance eligibility. Rider and policy terminate when 100% of death benefit is fully accelerated. Other account values are reduced proportionately with each acceleration payment. Additional cost may apply.

³Distributions are through loans and withdrawals, which will reduce a policy's cash value and death benefit. Loans are not considered income and are not taxable while withdrawals are tax-free up to the policy's cost basis, provided the policy is not a MEC.

⁴*Lincoln AssetEdge*® Exec VUL only. Primarily sold through SI/GI underwriting programs on multiple lives; fully underwritten for individual cases under very limited circumstances.

⁵Not all riders are available.

⁶New York surrender charges vary.

Added advantages

Riders and endorsements

	Cash value growth potential													
	Lincoln TermAccel [®] Level Term*	Lincoln LifeElements [®] Level Term	Lincoln LifeGuarantee [®] UL*	Lincoln LifeGuarantee [®] SUL*	Lincoln VUL ^{ONE*}	Lincoln SVUL ^{ONE*}	Lincoln WealthPreserve [®] IUL	Lincoln WealthPreserve [®] SIUL	Lincoln LifeCurrent [®] UL	Lincoln LifeReserve [®] UL	Lincoln WealthAccumulate [®] IUL*	Lincoln AssetEdge [®] VUL	Lincoln AssetEdge [®] Exec VUL	Lincoln PreservationEdge [®] SVUL*
Lincoln LifeAssure [®] Accelerated Benefits Rider ^{1,2}			■		■		■*				■			
Lincoln LifeEnhance [®] Accelerated Benefits Rider (ABR) ^{1,2,4}			■		■		■	■			■	■	■	
Accelerated Benefits Rider ³	■	■	■		■		■		■	■	■	■*	■*	
Accelerated Benefits Rider (with Critical Illness) ³			■		■		■*		■*	■*	■	■*	■*	
Accelerated Benefits Rider (1st Death)*, ³				■			■							
Accelerated Benefits Rider (without 1st Death) ³				■			■							
Accidental Death Benefit Rider ⁵			■						■	■				
Assured Distribution Endorsement										■*				
Benefit Selection Option ⁴					■	■						■	■	
Change of Insured Rider					■		■*			■	■	■	■	
Children's Term Insurance Rider ⁵	■	■	■				■		■	■	■			
Coverage Protection Guarantee (CPG) Rider			■	■					■					
Disability Waiver of Monthly Deduction Benefit Rider ⁵			■	■			■		■	■	■			
Disability Waiver of Specified Premium Benefit Rider ⁵			■	■					■	■				
Enhanced Surrender Value (ESV) Rider ⁵					■	■						■		
Estate Protection Rider* ⁵				■		■	■							
Exec Enhanced Surrender Value (ESV) Rider													■	
Exec Rider ⁵										■*	■			
Extended No-Lapse Minimum Premium Rider							■	■ ⁵						
Guaranteed Insurability Rider ⁵			■						■	■				
Minimum Death Benefit Endorsement			■	■										
Optimal No-Lapse Enhancement (ONE) Rider					■	■								
Overloan Protection Rider ³					■	■	■	■		■	■	■	■	■
Policy Split Option ⁵				■										
Premium Reserve Rider (PRR) ⁴					■	■								
Spouse Term Rider ⁵			■						■*	■*				
Supplemental Coverage Rider ⁵										■*				
Supplemental Term Insurance Rider ⁵														■
Supplemental Term Insurance Rider on Other Insured ⁵							■*				■			
Supplemental Term Insurance Rider on Primary Insured ⁵							■*				■			
Surrender Value Enhancement Endorsement (SVEE) ⁵											■			
Waiver of Monthly Deduction Benefit Rider ⁵					■							■	■	
Waiver of Premium Rider ⁵	■	■												
Other features														
Post-issue policy management notifications	■	■	■	■	■	■	■	■			■	■	■	■
LincXpress ^{®6}		■	■	■	■	■	■	■	■	■	■	■	■	■

Count on the financial strength of Lincoln

	The Lincoln National Life Insurance Company	Lincoln Life & Annuity Company of New York
A.M. Best	A+ (2nd highest of 16)	A+ (2nd highest of 16)
Fitch	A+ (5th highest of 19)	A+ (5th highest of 19)
Moody's	A1 (5th highest of 21)	A1 (5th highest of 21)
Standard & Poor's	AA- (4th highest of 21)	AA- (4th highest of 21)

These ratings apply only to the claims-paying ability as of August 1, 2018. All ratings are subject to revision or withdrawal at any time by the rating agencies. The ratings are not recommendations to buy, sell or hold our securities. For more information on ratings, including rating agency outlooks, see www.LFG.com/public/aboutus/investorrelations/financialinformation/ratings.

For more information, contact your representative.

*Not available in New York.

¹Available for ages 20–80 if you qualify. Subject to certain requirements. Accelerated death benefits may be taxable and may affect public assistance eligibility. Rider and policy terminate when 100% of death benefit is fully accelerated. Other account values are reduced proportionately with each acceleration payment. Additional cost may apply.

²Not available on Simplified or Guaranteed Issue.

³One-time charge applied when benefit is exercised.

⁴Please see prospectus for additional information, including possible additional costs.

⁵Available at an additional cost.

⁶*LincXpress*[®] strategies are not available in New York for policies submitted through the Tele-App process.

Accelerated death benefits may be taxable and may affect public assistance eligibility.

Guarantees are subject to the claims-paying ability of the issuing company. Limitations and conditions may apply.

The *Lincoln LifeEnhance*® and the *Lincoln LifeAssure*® Accelerated Benefits Riders are not long-term care insurance nor are they intended to replace the need for long-term care insurance. The benefits are supplementary to the primary need for death benefit protection. These riders may not cover all of the costs associated with the chronic illness of the insured. The benefits of these riders are limited by the policy's death benefit at the time of claim; long-term care insurance does not typically contain this limitation. Financial professionals should be aware that recommendations to apply RMDs or funds in qualified accounts to the purchase of life insurance may trigger the DOL fiduciary rule.

Tax qualification

The benefits paid under this rider are intended to be treated as accelerated death benefits under section 101(g)(1) of the Internal Revenue Code of 1986, as amended (the "Code"). The Company considers the benefits paid under this rider that do not exceed the maximum Per Diem Limit as prescribed by law to be eligible for exclusion from income under section 101(a) of the Code to the extent that all applicable qualification requirements under the code are met. If benefits are paid in excess of the applicable Per Diem Limit, or if benefits are paid and all applicable qualification requirements are not met, the benefits may constitute taxable income to the recipient. This rider is not intended to be a qualified long-term care insurance contract under section 7702(b) of the Code. The tax treatment of the accelerated death benefits may change, and you should always consult and rely on the advice of a qualified tax advisor.

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult an independent advisor as to any tax, accounting, or legal statements made herein.

Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN
Lincoln Life & Annuity Company of New York, Syracuse, NY

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

In some states, contract terms are set out and coverage may be provided in the form of certificates issued under a group policy issued by The Lincoln National Life Insurance Company to a group life insurance trust. Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability.

Distributor: Lincoln Financial Distributors, Inc., a broker-dealer

Policies:

Lincoln LifeElements® Level Term (2017) policy form TRM6063 and state variations. Not available in NY.

Lincoln LifeElements® Level Term (2014) policy form TRM5065 and state variations; TRM5065N.2/15 in NY. Only available in AK, MA, and NY.

Lincoln LifeElements® One-Year Term policy form LN485 and state variations; LLANY485 in NY.

Lincoln TermAccel® Level Term policy form TRM5065/ICC14TRM5065 with endorsement END7013, data pages TA5165, and state variations. Not available in NY.

Conversion Products Enhancement is issued on policy form TRM6058/ICC16TRM6058 and state variations. Not available in NY.

Lincoln LifeCurrent® UL policy form UL5023 and state variations; UL5023N in NY.

Lincoln LifeGuarantee® UL (2013) policy form UL6000 and state variations with optional rider forms ABR-7001/ICC15ABR-7001 and ICC17ABR-7044/ABR-7044. Not available in NY.

Lincoln LifeGuarantee® SUL (2013) policy form SUL6008 and state variations. Not available in NY.

Lincoln LifeReserve® UL policy form UL5051 and state variations; UL5051N in NY.

Lincoln WealthAccumulate® IUL (2018) policy form ICC18UL6083/UL6083 and state variations with optional rider forms ABR-7027/ICC15ABR-7027 and ICC17ABR-7044/ABR-7044. Not available in NY.

Lincoln WealthPreserve® IUL (2017) policy form ICC17UL6082/UL6082 and state variations with optional rider forms ABR-7027/ICC15ABR-7027 and ICC17ABR-7044/ABR-7044; UL6082 with optional rider forms ABR-7027N in NY.

Lincoln WealthPreserve® Survivorship IUL policy form SUL6035 and state variations with optional rider form ICC14ABR-7012/ABR-7012; SUL6035N with optional rider form ABR-7012N in NY.

Lincoln AssetEdge® VUL (2015) policy form LN683 and state variations with optional rider form ICC15LR631/LR-631; LN683 with optional rider form LR631 in NY.

Lincoln AssetEdge® Exec VUL (2015) policy form LN683 and state variations with optional rider form ICC15LR631/LR-631; LN683 with optional rider form LR631 in NY.

Lincoln VULONE (2014) policy form LN696/LR668 and state variations with optional rider forms ABR-7052/ICC18ABR-7052 and LR630/ICC15LR631. Not available in NY.

Lincoln SVULONE (2016) policy form LN667/LR667 and state variations. Not available in NY.

Lincoln PreservationEdge® SVUL policy form LN699 and state variations. Not available in NY.

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