



# Lincoln life insurance

Term, universal life, indexed  
universal life and variable universal  
life product portfolio

LIFE SOLUTIONS

Product Guide

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

3339292

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# 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:

**Term life**

**Universal life**

**Indexed  
universal life**

**Variable  
universal life**



# Lincoln offers more than a broad portfolio

We know you need more than solid products, which is why we provide leading-edge underwriting with dedicated teams to support your business. We can help with case design for your estate, business, charitable planning, premium financing and foreign national needs.



## One comprehensive suite

Turn to one source for 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.



## Save valuable time with streamlined submission

With *LincXpress*® ticket submission, you can expedite the process and have automated underwriting and lab-free opportunities for qualifying clients.

We want you and your clients to enjoy a superior customer experience with:

- eTicket and paper ticket submissions with reduced NIGOs
- Option for clients to complete the application interview over the phone or online
- Opportunity to waive labs for qualifying clients
- Expedited, no-cost digital policy delivery



## Post-issue policy management

We make policy management easier by providing three tools to help you with your client reviews:

- Automated in-force illustrations
- Automatic policy change reminders that can help your clients manage their policies after the sale
- Annual statements that make it easier to view, understand and manage a Lincoln policy

PROTECTION			ACCUMULATION AND DISTRIBUTION
Temporary death benefit protection	Lifetime guaranteed death benefit	Extended guaranteed death benefit	Short-term guaranteed death benefit
<i>Lincoln TermAccel</i> ® Level Term <sup>1</sup>	<i>Lincoln LifeGuarantee</i> ® UL* <i>Lincoln VUL</i> <sup>ONE*</sup>	<i>Lincoln WealthPreserve</i> ® 2 IUL (2020)*	<i>Lincoln WealthAccumulate</i> ® 2 IUL (2020)*
<i>Lincoln LifeElements</i> ® Level Term	<i>Lincoln LifeGuarantee</i> ® SUL* <i>Lincoln SVUL</i> <sup>ONE*</sup>	<i>Lincoln WealthPreserve</i> ® IUL (2017) – New York	<i>Lincoln WealthAdvantage</i> ® IUL – New York <i>Lincoln AssetEdge</i> ® VUL <sup>2</sup>

**CASH VALUE GROWTH POTENTIAL**

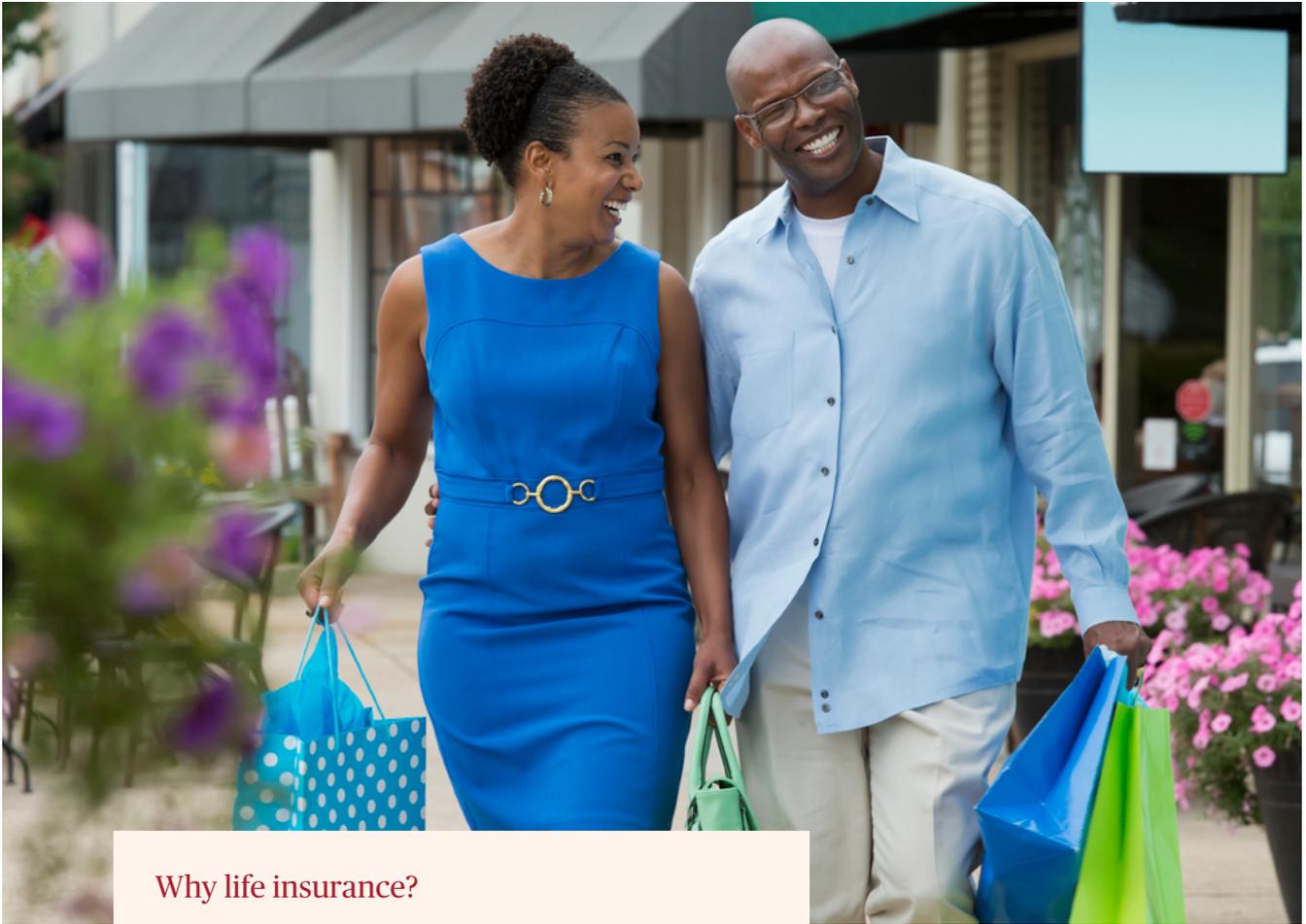
Only registered representatives may sell variable products.

*Lincoln VUL*<sup>ONE</sup> (2019), *Lincoln SVUL*<sup>ONE</sup> (2019), and *Lincoln AssetEdge*® VUL (2020).

\* Product not available in New York.

<sup>1</sup> Electronic ticket submission is required.

<sup>2</sup> *Lincoln AssetEdge*® VUL (2015) in New York.



### Why life insurance?

With its ability to protect loved ones and solve multiple purposes, life insurance has become an indispensable product in a retirement portfolio. Life insurance can offer your clients:

-  Cash value growth opportunities
-  Income tax-free cash resource for retirement
-  Optional protection from long-term care expenses
-  Tax-efficient giving
-  Funding for business protection strategies



Nearly **400,000** clients and their financial professionals chose Lincoln for life insurance in the past 5 years.

## 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 ages 30 – 60 and face amounts of \$250,000 – \$1,000,000
- Face reductions allowed after year three
- Lab-free opportunity for all clients who qualify

### Issue ages

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 application

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.

- Competitive rates<sup>1</sup> especially for cases involving:
  - Individuals age 30+ who want coverage of \$1 million and above
  - Those age 55+ who want coverage of \$500,000 and above
- Face reductions allowed after year three

### Issue ages

10-year	18 – 80 (18 – 69 in NY)
15-year	18 – 75 (nontobacco) (18 – 69 in NY) 18 – 70 (tobacco) (18 – 69 in NY)
20-year	18 – 70 (nontobacco) (18 – 69 in NY) 18 – 65 (tobacco) (18 – 65 in NY)
30-year	18 – 55 (nontobacco) (18 – 55 in NY) 18 – 50 (tobacco) (18 – 50 in NY)

**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 application

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)
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**Minimum face amount** \$1,000

\*Not available in New York.

<sup>1</sup> Rates in New York vary from the national version.

## Lincoln LifeGuarantee® UL\*

Customizable guaranteed death benefit period, up to a lifetime.

- Guaranteed premiums
- A choice of optional policy enhancements that provide financial protection from either long-term care or permanent chronic illness expenses<sup>1</sup>
- 1035-exchange forgiveness
- Premium relief feature
- Rolling target premiums
- A Return of Premium Rider that gives clients the option to have up to 100% of their premiums returned at certain points should their needs change in the future

### 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)<sup>2</sup>

**Minimum face amount** \$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 application

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.

- Guaranteed premiums
- 1035-exchange forgiveness
- Premium relief feature
- Rolling target premiums

### Issue ages

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

**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 application

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

\*Not available in New York.

<sup>1</sup>Additional living benefits are offered through riders, are subject to eligibility, and may have additional costs. Limitations and exclusions may apply. For additional details and availability, please contact your Lincoln representative.

<sup>2</sup>Not all riders are available.

<sup>3</sup>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<sup>ONE\*</sup>

Lifetime guaranteed death benefit with market-driven growth potential, especially competitive in single- and short-pay policy designs.<sup>3</sup>

- Access to potential cash value in the future
- A choice of optional policy enhancements that provide financial protection from either long-term care or permanent chronic illness expenses<sup>1</sup>
- 75+ 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)  
 20 – 85 (standard nontobacco and tobacco)  
 20 – 70 (standard Simplified Issue and Guaranteed Issue)<sup>2</sup>

**Minimum face amount** \$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 application

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<sup>ONE\*</sup>

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

- Access to potential cash value in the future
- 75+ 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)

**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 application

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

## Lincoln WealthPreserve® 2 IUL (2020)\*

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

- Guaranteed death benefit protection for up to 40 years or to age 90 (whichever comes first)<sup>1</sup>
- Four indexed accounts, giving you a choice of more upside potential or downside protection
- Access to cash value through loans, with guaranteed loan interest charged rates for the duration of the policy<sup>2</sup>
- An easy way to catch up on premiums to maintain your no-lapse guarantee
- Add optional chronic illness or long-term care protection to help shield your client's portfolio from unexpected expenses<sup>3</sup>

### Issue ages

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

**Minimum face amount** \$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 application

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

\*Not available in New York.

<sup>1</sup>Minimum 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.

<sup>2</sup>Policy charges remain in effect and could reduce your policy value.

<sup>3</sup>Additional living benefits are offered through riders, are subject to eligibility, and may have additional costs. Limitations and exclusions may apply. For additional details and availability, please contact your Lincoln representative.

## Lincoln WealthPreserve® IUL (2017)

**(Available in New York only)**

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)<sup>1</sup>
- 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 years<sup>2</sup>
- A guaranteed minimum indexed account cap for the first 10 policy years
- Optional policy enhancement that provides financial protection from expenses due to permanent chronic illness or terminal illness<sup>3</sup>

### Issue ages

20 – 80 (preferred plus)  
 20 – 80 (preferred nontobacco and tobacco)  
 18 – 85 (standard nontobacco)  
 18 – 85 (standard tobacco)  
 20 – 70 (Simplified and Guaranteed Issue)

**Minimum face amount** \$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 application

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

<sup>4</sup>Distributions 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.

<sup>5</sup>Dollar cost averaging cannot guarantee a profit above the 1% guarantee of the product.

<sup>6</sup>Available only at issue at an additional cost. Subject to certain requirements. Benefits and availability may vary by state.

<sup>7</sup>Not all riders available.

## Lincoln WealthAdvantage® Indexed UL

### (Available in New York only)

A flexible solution for tax-efficient estate and legacy planning, supplemental retirement income opportunities, or business protection needs.<sup>4</sup>

- 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 options<sup>5</sup>
- 1% guaranteed minimum interest rate<sup>2</sup>
- Participating and fixed loan options, both with a guaranteed loan charge rate, for cash flow potential
- Guaranteed persistency bonus in policy years 16+
- Surrender charges waived if the cap on the 1-Year Point-to-Point Capped Account is reduced to 6% or less
- *Lincoln LifeEnhance*® Accelerated Benefits Rider (ABR) for added protection against permanent chronic or terminal illness<sup>6</sup>
- Surrender Value Enhancement Endorsement providing enhanced cash values for business protection strategies

### Issue ages

20 – 80 (preferred plus)  
 20 – 80 (preferred nontobacco and tobacco)  
 16 – 85 (standard nontobacco)  
 16 – 85 (standard tobacco)  
 20 – 70 (Simplified Issue and Guaranteed Issue)

**Minimum face amount** \$100,000 (\$50,000 Guaranteed Issue)

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

### Target clients

- Ages 35 – 55 with a conservative market outlook who want to balance growth potential with guaranteed features
- Want cash value flexibility to adapt to future needs
- Need solutions for estate tax funding or wealth transfer
- Want a powerful business protection tool

### Sales application

Estate and legacy planning	<i>LifeComp</i> ® Suite/non-409A personal retirement
Supplemental retirement planning	Premium finance/deferred compensation/162 bonus/SERP
College funding	DCA premiums — first year/1035

## Lincoln WealthAccumulate® 2 IUL (2020)

An accumulation IUL that provides considerable cash value growth and distribution potential while offering clients the flexibility to make changes throughout their lives.

- Five indexed accounts with growth options to choose from and adjust based on needs
- Participating and fixed loan options, both with a guaranteed loan charge rate, for cash flow potential<sup>4</sup>
- Downside protection to help shield clients from market losses<sup>2</sup>
- A choice of optional policy enhancements that provide financial protection from either long-term care or permanent chronic illness expenses<sup>3</sup>
- Financial protection for individual planning and business applications
- Expect to keep more of the cash value growth you earn without affecting your income or capital gains exposure

### 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)<sup>7</sup>

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

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

### Target clients

- Ages 35 – 55, want financial protection, and the opportunity to experience growth based on market performance that can build cash value to use throughout their lives
- Want one solution that can evolve with their changing needs, providing access to a tax-advantaged resource that can supplement their retirement income or help them meet future financial goals<sup>1</sup>

### Sales application

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\* (2020)

### Lincoln AssetEdge® Exec VUL\* (2020)

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

- 75+ variable investment options
- Four indexed account options linked to a popular index
- Access to tax-advantaged distributions<sup>1</sup>
- No-lapse protection for up to 20 years
- A choice of optional policy enhancements that provide financial protection from either long-term care or permanent chronic illness expenses<sup>2</sup>
- Exec ESV Rider – waives all surrender charges and a portion of administrative charges are optionally returned<sup>3</sup>
- Rolling target premiums

#### 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)<sup>3</sup>

**Minimum face amount** \$100,000 (\$50,000 Simplified Issue and Guaranteed Issue)<sup>4</sup>

**Surrender charges** 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 solutions<sup>3</sup>

#### Sales application

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 AssetEdge® VUL (2015)

(Available in New York only)

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

- Access to tax-advantaged distributions<sup>1</sup>
- 75+ variable investment options
- Variable risk-managed strategies for reduced volatility potential, and an indexed account option for downside protection
- No-lapse protection for up to 20 years
- Optional policy enhancement that provides financial protection from expenses due to permanent chronic illness or terminal illness<sup>2</sup>

#### Issue ages

- 20 – 80 (preferred plus)
- 20 – 80 (preferred nontobacco and tobacco)
- 18 – 85 (standard nontobacco)
- 18 – 85 (standard tobacco)
- 20 – 70 (Simplified Issue and Guaranteed Issue)<sup>3</sup>

**Minimum face amount** \$100,000 (\$50,000 Simplified Issue and Guaranteed Issue)<sup>4</sup>

**Surrender charges** 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

#### Sales application

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	

\* Not available in New York.

<sup>1</sup> Distributions 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.

<sup>2</sup> Additional living benefits are offered through riders, are subject to eligibility, and may have additional costs. Limitations and exclusions may apply. For additional details and availability, please contact your Lincoln representative.

<sup>3</sup> Not all riders available.

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

CASH VALUE GROWTH POTENTIAL

Added advantages

Enhance your client's policy with optional riders<sup>†</sup>

Riders and endorsements

	Lincoln TermAccel <sup>®</sup> Level Term*	Lincoln LifeElements <sup>®</sup> Level Term	Lincoln LifeGuarantee <sup>®</sup> UL*	Lincoln LifeGuarantee <sup>®</sup> SUL*	Lincoln VUL <sup>ONE*</sup>	Lincoln SVUL <sup>ONE*</sup>	Lincoln WealthPreserve <sup>®</sup> 2 IUL*	Lincoln WealthAccumulate <sup>®</sup> 2 IUL*	Lincoln WealthAdvantage <sup>®</sup> IUL – NY	Lincoln AssetEdge <sup>®</sup> VUL (2020)*	Lincoln AssetEdge <sup>®</sup> Exec VUL*
Accelerated Benefits Rider <sup>1</sup>	■	■	■		■		■	■	■	■*	■*
Accelerated Benefits Rider (with Critical Illness) <sup>1</sup>			■		■		■*	■		■*	■*
Accelerated Benefits Rider (1st Death)* <sup>1</sup>				■							
Accelerated Benefits Rider (without 1st Death) <sup>1</sup>				■							
Accidental Death Benefit Rider <sup>2</sup>								■			
Benefit Selection Option <sup>3</sup>										■	■
Lincoln Care Coverage <sup>®</sup> Accelerated Benefits Rider (LTC)* <sup>2,3,4,5</sup>			■				■	■		■	■
Change of Insured Rider					■		■*	■	■	■	■
Children's Term Insurance Rider <sup>2</sup>	■	■	■				■	■	■		
Coverage Protection Guarantee (CPG) Rider			■	■							
Disability Waiver of Monthly Deduction Benefit Rider <sup>2</sup>			■	■			■	■	■		
Disability Waiver of Specified Premium Benefit Rider <sup>2</sup>									■		
Enhanced Surrender Value (ESV) Rider <sup>2</sup>					■	■				■*	
Estate Protection Rider* <sup>2</sup>				■		■					
Exec Enhanced Surrender Value (ESV) Rider											■
Lincoln Enhanced Value <sup>SM</sup> Rider <sup>2</sup>								■			
Extended No-Lapse Minimum Premium Rider							■				
Guaranteed Insurability Rider <sup>2</sup>									■		
Lincoln LifeAssure <sup>®</sup> Accelerated Benefits Rider (ABR) <sup>3,4,5</sup>			■		■		■*	■		■*	■
Lincoln LifeEnhance <sup>®</sup> Accelerated Benefits Rider (ABR) <sup>2,3,4,5</sup>							■		■	■	
Long-Term Care Rider* <sup>2,3,4,5</sup>					■					■	■
Optimal No-Lapse Enhancement (ONE) Rider					■	■					
Overloan Protection Rider <sup>1</sup>					■	■	■	■		■	■
Premium Reserve Rider (PRR) <sup>3</sup>					■	■					
Return of Premium Rider <sup>2,5</sup>			■								
Supplemental Term Insurance Rider on Other Insured <sup>2</sup>			■				■*	■	■		
Supplemental Term Insurance Rider on Primary Insured <sup>2</sup>			■				■*	■	■		
Surrender Value Enhancement Endorsement (SVEE) <sup>2</sup>								■	■		
Waiver of Monthly Deduction Benefit Rider <sup>2</sup>					■					■	■
Waiver of Premium Rider <sup>2</sup>	■	■									
Other features	Post-issue policy management notifications	■	■	■	■	■	■	■	■	■	■
	LincXpress <sup>®</sup> *		■	■	■	■	■	■	■	■	■

\* Not available in New York.

<sup>†</sup> Subject to state availability.

<sup>1</sup> One-time charge applied when benefit is exercised.

<sup>2</sup> Available at an additional cost.

<sup>3</sup> Please see prospectus for additional information, including possible additional costs.

<sup>4</sup> Additional living benefits are offered through riders, are subject to eligibility, and may have additional costs. Limitations and exclusions may apply. For additional details and availability, please contact your Lincoln representative.

<sup>5</sup> Not available on Simplified or Guaranteed Issue.

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.

## Count on the financial strength of Lincoln

	The Lincoln National Life Insurance Company	Lincoln Life & Annuity Company of New York Insurance
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 November 3, 2020. 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](http://www.LFG.com/public/aboutus/investorrelations/financialinformation/ratings).



For more information, contact your representative.

**THE RISK MANAGED STRATEGIES ARE NOT GUARANTEED OR INSURED BY LINCOLN OR ANY OTHER INSURANCE COMPANY OR ENTITY, AND SHAREHOLDERS MAY EXPERIENCE LOSSES. THE STRATEGIES USED ARE SEPARATE AND DISTINCT FROM ANY ANNUITY OR INSURANCE CONTRACT RIDER OR FEATURES.**

#### 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*<sup>®</sup> Level Term (2019) policy form TRM6063 and state variations; TRM6063N in NY.

*Lincoln LifeElements*<sup>®</sup> One-Year Term policy form TRM6075 and state variations; TRM6075N in NY.

*Lincoln TermAccel*<sup>®</sup> Level Term (2019) policy form TRM6069, and state variations. Not available in NY.

*Lincoln LifeGuarantee*<sup>®</sup> UL (2019) policy form ICC19UL6080/UL6080 and state variations. Not available in NY.

*Lincoln LifeGuarantee*<sup>®</sup> SUL (2019) policy form ICC19SUL6084/SUL6084 and state variations. Not available in NY.

*Lincoln WealthAccumulate*<sup>®</sup> 2 IUL (2020) policy form ICC20UL6092/UL6092 and state variations. Not available in NY.

*Lincoln WealthPreserve*<sup>®</sup> 2 IUL (2020) policy form ICC20UL6091/UL6091 and state variations; *Lincoln WealthPreserve*<sup>®</sup> IUL (2017) – 10/14/19 policy form UL6082 in NY.

*Lincoln WealthAdvantage*<sup>®</sup> Indexed UL policy form UL6046N in NY.

*Lincoln AssetEdge*<sup>®</sup> VUL (2020) policy form ICC20-VUL688/20-VUL688 and state variations. Not available in NY.

*Lincoln AssetEdge*<sup>®</sup> VUL (2015) policy form LN683 in NY.

*Lincoln AssetEdge*<sup>®</sup> Exec VUL (2020) policy form ICC20-VUL688/20-VUL688 and state variations. Not available in NY.

*Lincoln VUL<sup>ONE</sup>* (2019) policy form ICC19-VUL686/ICC19ONER-686, 19-VUL686/ONER-686 and state variations.

Not available in NY.

*Lincoln SVUL<sup>ONE</sup>* (2019) policy form ICC19-SVUL687/ICC19ONER-687, 19-SVUL687/ONER-687 and state variations.

Not available in NY.

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LCN-3339292-111920

POD 12/20 Z45

Order code: LIF-MENU-BRC008

