



You're In Charge®

LIFE SOLUTIONS

Lincoln life insurance

Term, universal life, indexed 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

2787734

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 opportunities, and eDelivery
- Case design assistance for your estate, business, charitable planning, premium financing, 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 LifeElements</i> ® Level Term	<i>Lincoln LifeGuarantee</i> ® UL* <i>Lincoln LifeGuarantee</i> ® SUL*	<i>Lincoln VUL</i> ® ^{ONE*} <i>Lincoln SVUL</i> ® ^{ONE*}	<i>Lincoln WealthPreserve</i> ® IUL	<i>Lincoln WealthAccumulate</i> ® IUL*	<i>Lincoln WealthAdvantage</i> ® IUL — New York	<i>Lincoln AssetEdge</i> ® VUL ²
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® (2019), *Lincoln SVUL*® (2019), and *Lincoln AssetEdge*® VUL (2019).

* Product not available in New York.

¹ Electronic ticket submission is required.

² *Lincoln AssetEdge*® VUL (2015) in New York.

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 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 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.

- Competitive rates³ 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 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.

³ 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 expenses¹
- 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)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.

- Guaranteed premiums
- 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 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.

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 optional policy enhancements that provide financial protection from either long-term care or permanent chronic illness expenses¹
- 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)²

- 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	



Why Life Insurance?

With its ability to 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



Competitive business solutions

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



Lincoln WealthPreserve[®] IUL*

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)¹
- Two 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 policy²
- An easy way to catch up on premiums to maintain your no-lapse guarantee
- Options to add protection for your future so you can have living benefits if you need them³

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 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

*Not available in New York.

¹ 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.

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

³ 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)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 for the first 10 policy years
- Optional policy enhancement that provides financial protection from expenses due to permanent chronic illness or terminal illness³

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 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

⁴Distributions 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.

⁵Dollar cost averaging cannot guarantee a profit above the 1% guarantee of the product.

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



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.⁴

- 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 options⁵
- 1% guaranteed minimum interest rate²
- 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 illness⁶
- 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)

- Table reduction program

Minimum face amounts \$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 applications

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® 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 choices to help clients increase wealth over time
- Four indexed account options linked to a popular index
- Participating and fixed loan options, both with a guaranteed loan charge rate, for cash flow potential¹
- Downside protection to help shield clients from market losses²
- A choice of optional policy enhancements that provide financial protection from either long-term care or permanent chronic illness expenses³
- 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)⁵

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 35 to 55 who 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 goals¹

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 distributions¹
- 70+ 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
- A choice of optional policy enhancements that provide financial protection from either long-term care or permanent chronic illness expenses³
- Exec ESV Rider — waives all surrender charges and a portion of administrative charges are optionally returned⁴
- 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)⁵

- Table reduction program

Minimum face amounts \$100,000

(\$50,000 Simplified Issue and Guaranteed Issue)⁶

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 solutions⁴

Sales applications

Supplemental retirement planning	Key person/buy-sell funding
DCA premiums — first year/1035	LifeComp® 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 distributions¹
- 70+ 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 illness³

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)⁵

- Table reduction program

Minimum face amounts \$100,000

(\$50,000 Simplified Issue and Guaranteed Issue)⁶

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 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	

*Not available in New York.

¹ 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.

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

³ 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.

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.

⁵ Not all riders available.

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

- Automated in-force illustrations
- Policy change reminders to you and your clients
- Annual statements that make it easier to view, understand and manage a Lincoln policy

*Not available in New York.

¹Additional 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.

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.

Added advantages

Riders and endorsements

ded advantages

Cash value growth potential

Riders and endorsements

	Lincoln TermAccel® Level Term*	Lincoln LifeElements® Level Term	Lincoln LifeGuarantee® UL*	Lincoln LifeGuarantee® SUL*	Lincoln VUL ^{ONE} *	Lincoln SVUL ^{ONE} *	Lincoln WealthPreserve® IUL	Lincoln WealthAccumulate® IUL*	Lincoln WealthAdvantage® IUL — NY	Lincoln AssetEdge® VUL	Lincoln AssetEdge® Exec VUL*
Lincoln LifeAssure® Accelerated Benefits Rider (ABR) ^{1,2,4}			■		■		■*	■		■*	■
Lincoln LifeEnhance® Accelerated Benefits Rider (ABR) ^{1,2,4,5}			■		■		■	■	■	■	■
Lincoln Care Coverage® Accelerated Benefits Rider (LTC) ^{*1,2,4,5}			■		■		■	■		■*	■
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									■		
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							■				
Guaranteed Insurability Rider ⁵									■		
Optimal No-Lapse Enhancement (ONE) Rider					■	■					
Overloan Protection Rider ³					■	■	■	■		■	■
Premium Reserve Rider (PRR) ⁴					■	■					
Return of Premium Rider ^{2,5}			■								
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 July 31, 2019. 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.

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® Level Term (2019) policy form TRM6063 and state variations; TRM6063N in NY.

Lincoln LifeElements® One-Year Term policy form TRM6075 and state variations; TRM6075N in NY.

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

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

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

Lincoln WealthAccumulate® IUL (2019)—09/16/19 policy form ICC19UL6089/UL6089 and state variations. Not available in NY.

Lincoln WealthPreserve® IUL (2019) policy form ICC19UL6088/UL6088 and state variations; *Lincoln WealthPreserve*® IUL (2017)—10/14/19 policy form UL6082 in NY.

Lincoln WealthAdvantage® Indexed UL policy form UL6046 in NY.

Lincoln AssetEdge® VUL (2019) policy form ICC18-VUL685/18-VUL685 and state variations. Not available in NY.

Lincoln AssetEdge® VUL (2015) policy form LN683 in NY.

Lincoln AssetEdge® Exec VUL (2019) policy form ICC18-VUL685/18-VUL685 and state variations. Not available in NY.

Lincoln VULONE (2019) policy form ICC19-VUL686/ICC19ONER-686/19-VUL686/ONER-686 and state variations. Not available in NY.

Lincoln SVULONE (2019) policy form ICC19-SVUL687/ICC19ONER-687, 19-SVUL687/ONER-687 and state variations. Not available in NY.

Variable products: Policy values will fluctuate and are subject to market risk and to possible loss of principal.

Variable products are sold by prospectuses, which contain the investment objectives, risks, and charges and expenses of the variable product and its underlying investment options. Read carefully before investing.

Only registered representatives can sell variable products.

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

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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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.

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