

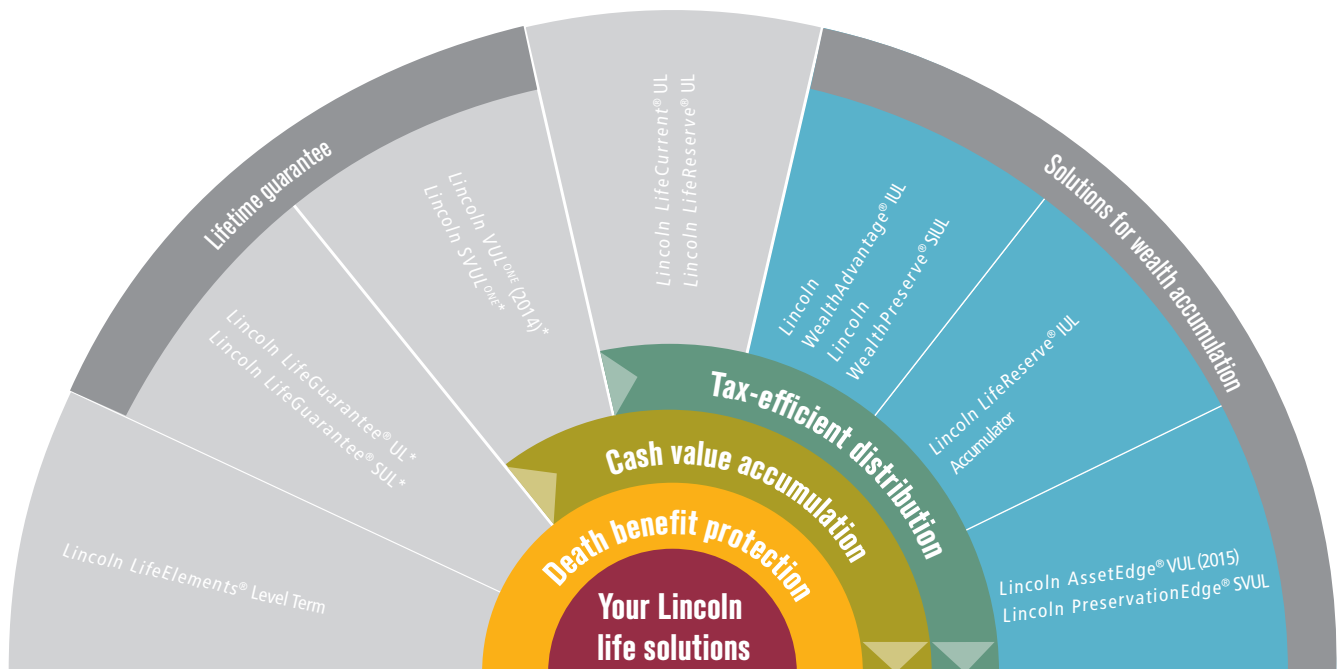
Lincoln knows accumulation

Life insurance solutions to create, protect, and transfer wealth

Research shows that accumulating sufficient assets for retirement is the top goal for nearly half of all clients.¹ But in today's economic environment, how can your clients overcome tax risk, low growth and high volatility to achieve their goals? Consider the value of Lincoln cash value life insurance. It's an asset that can offer a death benefit as well as tax-deferred growth opportunities and a tax-efficient retirement resource through income tax-free policy loans and withdrawals.

Our diverse portfolio offers accumulation products for a broad spectrum of risk tolerances, investment styles, and tax-planning needs. Whether your clients want market growth opportunities with limited guarantees or balanced upside potential with built-in guaranteed features, you'll find a Lincoln life insurance product for their unique objectives.

Lincoln life insurance solutions for wealth accumulation



*Product not available in New York.

To determine the right fit for your clients, talk with them about their future financial goals.

¹Lincoln Financial Group, "M.O.O.D. of America Survey, 2015."

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

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Match your client's accumulation goals with effective solutions

Identifying your client's priorities and concerns will help you determine the accumulation strategy and solution to create a tax-efficient financial resource and legacy for their loved ones. Use this guide to help you match your client's needs with the right option.

Client needs	Accumulation strategy	Products	Product benefits						
			Downside protection with a 1% guaranteed floor ¹	Variable (80+) investment options	Indexed Account Options	Participating and fixed loan options ²	Tax-advantaged distributions ²	Cash value growth potential	Optional chronic illness rider ³
<ul style="list-style-type: none"> ▶ Continue to accumulate and protect wealth ▶ Concerned about market losses ▶ Wants tax-advantaged access to cash ▶ Wants to supplement retirement savings, but maxed out plan contribution limits ▶ Concerned about having sufficient resources to enjoy their lifestyle in retirement 	Supplemental retirement planning	Lincoln WealthAdvantage® IUL	X		X	X	X	X	X
		Lincoln LifeReserve® IUL Accumulator	X		X	X	X	X	X
		Lincoln AssetEdge® VUL	X	X	X	X	X	X	X
		Lincoln WealthPreserve® Survivorship IUL	X		X	X	X	X	X
		Lincoln PreservationEdge® SVUL		X			X	X	
<ul style="list-style-type: none"> ▶ Unlimited upside potential during the accumulation years ▶ Downside protection during the distribution years 	Volatility management	Lincoln AssetEdge VUL	X	X	X	X	X	X	X
		Lincoln WealthAdvantage IUL ⁴	X		X	X	X	X	X
<ul style="list-style-type: none"> ▶ Creating a tax-efficient legacy for their heirs and to provide their spouse with lifetime access to trust assets ▶ Maintaining control of assets ▶ Avoid probate and minimize estate tax exposure ▶ A death benefit that stays outside of the estate 	Spousal lifetime access trust (SLAT)	Lincoln LifeReserve IUL Accumulator	X		X	X	X	X	X
		Lincoln WealthAdvantage IUL	X		X	X	X	X	X
		Lincoln AssetEdge VUL	X	X	X	X	X	X	X
		Lincoln PreservationEdge SVUL		X			X	X	
<ul style="list-style-type: none"> ▶ Coverage, without liquidating assets to purchase it ▶ The ability to obtain a significant amount of coverage by leveraging assets instead of liquidating them. They'd like to keep assets that may appreciate or provide cash flow worth more than their premium financing costs. 	Premium financing (commercial)	Lincoln WealthAdvantage IUL	X		X	X	X	X	X
		Lincoln WealthPreserve Survivorship IUL	X		X	X	X	X	X
		Lincoln LifeReserve IUL Accumulator	X		X	X	X	X	X

Choose from our diverse portfolio to provide the growth opportunities that align with your client's accumulation goals and risk tolerance.

Lincoln WealthAdvantage IUL	Lincoln AssetEdge VUL	Lincoln LifeReserve IUL Accumulator	Lincoln PreservationEdge SVUL	Lincoln WealthPreserve Survivorship IUL
<p>Strong cash value growth potential from three indexed account options</p> <p>A flexible solution for:</p> <ul style="list-style-type: none"> • Tax-efficient retirement planning • The more conservative client who wants to protect and build their wealth with reduced market risk • Business protection 	<p>Life insurance offering broad investment options for strong cash value growth potential and protection</p> <p>An effective solution for:</p> <ul style="list-style-type: none"> • Maximum growth potential with market-driven variable investment options • Indexed account options for moderate growth potential with guaranteed downside protection 	<p>Strong cash value growth potential from three indexed account options for:</p> <ul style="list-style-type: none"> • Tax-efficient retirement planning • 100% guaranteed return of premium with EXEC Rider for business and premium finance cases • The client with a more aggressive market outlook • Upside growth potential and downside risk protection 	<p>Cost-effective survivorship death benefit coverage with market-driven growth potential</p> <ul style="list-style-type: none"> • Maximum growth potential with market-driven variable investment options • For those with potential estate taxation exposure • Maximum liquidity and flexible premium design 	<p>Cost-efficient, second-to-die design for estate protection, wealth preservation, and legacy planning</p> <ul style="list-style-type: none"> • Cash value flexibility for tax-efficient income opportunities in the future • Minimized tax exposure and reduced market volatility on policy assets

¹Guarantees are subject to the claims-paying ability of the issuing company. Policy charges remain in effect and could reduce your policy value.

²Loans and withdrawals will reduce a policy's cash surrender value and death benefit and may cause the policy to lapse. Loans are not considered income and are tax free. Withdrawals and surrenders are tax-free up to the cost basis, provided the policy is not a modified endowment contract (MEC).

³This policy enhancement is available at policy issue for an additional cost.

⁴Uncapped upside available through use of the 1 Year Point-to-Point Uncapped account which applies a participation rate.

Leading-edge underwriting advantages

With Lincoln, you'll have a dedicated team of underwriting professionals who go above and beyond the standards to assist you in helping your clients achieve their goals.



Competitive advantages

- Table Reduction Program available for all medical impairments: Table 3 to standard to age 70 — up to \$10 million
- Nontobacco rates available for non-cigarette smokers



Health considerations

- Even if your client has a personal history of cardiovascular disease, diabetes, and/or cancer (includes certain thyroid, uterine, cervical, prostate and testicular cancers)



Foreign national expertise

- More than 90 countries approved for preferred and preferred plus classes



Large case know how

- Dedicated chief Underwriting team for large capacity reviews
- Strong collaboration with our reinsurance partners to advocate for your business throughout the underwriting process

Financial strength*

	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)

#223 on the 2015 Fortune 500 list by revenue, #24 by assets (June 4, 2015)

#79 on the 2015 Barron's 500 list by sales growth and cash flow returns on investments (May 3, 2015)

*These ratings apply only to the claims-paying ability as of February 3, 2016. 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.LincolnFinancial.com/investor.

For more information contact your representative.

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.

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 (2014) — rates as of 08/10/15, policy form TRM5065/ICC14TRM5065 with endorsement END7013 and state variations; TRM5065N.2/15 in NY.

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

Lincoln LifeGuarantee[®] UL (2013) — rates as of 02/08/16, policy form UL6000 and state variations with optional rider form ABR-7001/ICC15ABR-7001. 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 LifeReserve[®] IUL Accumulator (2014) policy form UL6024/ICC14UL6024 and state variations with optional rider form ABR-5762; UL6024N with optional rider form ABR-5762N in NY.

Lincoln WealthAdvantage[®] Indexed UL policy form UL6046/ICC15UL6046 and state variations with optional rider form ABR-7027/ICC15ABR-7027.

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/LR631; LN683 with optional rider form LR631 in NY.

Lincoln VULONE[®] (2014) policy form LN696 and state variations with optional rider form LR630. Not available in NY.

Lincoln SVULONE[®] (2013) policy form LN697 and state variations. Not available in NY.

Lincoln PreservationEdge[®] SVUL policy form LN699 and state variations; LN699 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.

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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