



Lincoln LifeGuarantee[®] UL

Fact Sheet

Lincoln LifeGuarantee UL is a universal life insurance policy offering affordable lifetime coverage with:

- Guaranteed death benefit protection
- Guaranteed premium rates
- Riders that let you customize your policy to meet your unique needs

Issue ages and classes

	Nontobacco	Tobacco
Preferred plus	20–80	—
Preferred	20–80	20–80
Standard	20–85	20–85
Standard Simplified and Guaranteed Issue	20–70	20–70

Certain rated cases may be eligible to receive standard rates.

Issue face amounts

- Minimum: \$100,000 (\$25,000 for Guaranteed Issue)
- Maximum: Subject to individual consideration and underwriting limits (\$5,000,000 for Simplified and Guaranteed Issue)

Premium requirements

Your premium amount and payment frequency may vary as long as sufficient premiums are paid to either:

- Maintain a positive cash surrender value, or
- Satisfy the Coverage Protection Guarantee (CPG) requirements.*
(A minimum premium payment is required to satisfy the CPG and will not build policy value.)

Premium payment period

As long as the policy is in-force at the insured's age 121, the face amount remains the same and all monthly deductions cease. Policy value, if any, continues to earn interest. Interest on any loan would continue to accrue, and the policy will continue in-force for the life of the insured.

Interest crediting

A guaranteed minimum annual interest rate of 2% applies to unborrowed funds.

* For specifics on how policy loans and withdrawals impact the Coverage Protection Guarantee, refer to the Coverage Protection Guarantee flier.

Guarantees are subject to the claims-paying ability of the issuing company.

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		

Products issued by:
The Lincoln National Life Insurance Company

Loans*

- Policyowners may borrow up to 100% of the cash surrender value at any time.
- Loan interest rate charged on borrowed funds is 6% up to attained age 121 and 4% thereafter, guaranteed in the policy.
- Borrowed funds receive 4% interest rate credit, guaranteed in the policy.

Withdrawals

- Minimum withdrawal amount is \$500.
- Withdrawal maximums are defined as 100% of cash surrender value less \$500.
- Withdrawal cannot decrease the face amount below the minimum required face amount. An additional charge applies if the withdrawal reduces the policy's face amount during the surrender charge period.
- The company assesses a \$25 transaction fee for partial withdrawals.
- Loans and withdrawals reduce the cash surrender value and death benefit, may cause the policy to lapse, and may have tax implications.

Charges and fees

Charge	Frequency	Detail
Premium load	At payment	15% all years based on premium amount
Per policy expense charge	Monthly	\$4 (\$48 annually)
Administrative expense	Monthly	Varies
Cost of insurance	Monthly	Varies
Surrender charges	19 years	Varies

If you're concerned about...

Automatically included

Protecting your policy value and death benefit

The Coverage Protection Guarantee (CPG)—guarantees your policy will not lapse as long as the CPG requirements are satisfied, even if the cash surrender value is insufficient to cover monthly deductions.

Policy guarantees

The Minimum Death Benefit Endorsement—gives you the security of knowing that your beneficiaries will never receive less than \$5,000, even if the death benefit minus total policy debt (your policy loans plus accrued interest) is less. The endorsement does not protect the policy from lapse.

* Policy loans and withdrawals will reduce the length of time the Coverage Protection Guarantee will protect the policy.

If you're concerned about...

Added protection at an additional cost, where available

A living benefit

The *Lincoln LifeEnhance*® Accelerated Benefits Rider—pays out all or a portion of the death benefit to give you a source of tax-advantaged funds to use for any purpose, if you have a permanent chronic or terminal illness, subject to certain requirements. Available at issue at an additional cost, where available, subject to approval. (Accelerated death benefits may be taxable and may affect public assistance eligibility.) Not available in New York.†

Unexpected healthcare needs

The Accelerated Benefits Rider—pays a portion of the death benefit if you were to become terminally ill or require permanent nursing home care. It may be elected after policy issue. One-time charge when rider is exercised. Benefits are subject to state availability. (Accelerated death benefits may be taxable and may affect public assistance eligibility.)

Critical healthcare needs

The Accelerated Benefits Rider with Critical Illness—pays a portion of the death benefit if you were to become terminally ill, require permanent nursing home care, or need help during a critical illness or condition. One-time charge when rider is exercised. Benefits are subject to state availability; not available in Connecticut, Maryland, Pennsylvania or Vermont. Underwriting approval required. (Accelerated death benefits may be taxable and may affect public assistance eligibility.)

Accidental death benefits

The Accidental Death Benefits Rider—offsets financial burden by offering an additional amount in the event of a death due to an accident.

Coverage for your child

The Children's Term Insurance Rider—gives you the option of insuring your child under your policy.

Disability protection

The Disability Waiver of Specified Premium Benefit Rider—covers the insured for a monthly specified premium if the insured becomes totally disabled.

The Disability Waiver of Monthly Deduction Benefit Rider—waives the monthly deduction if the insured becomes totally disabled.

Death benefit flexibility

The Guaranteed Insurability Rider—allows you to increase your death benefit coverage in the future without additional underwriting.

Coverage for your spouse‡

The Spouse Term Rider—gives you the choice of insuring your spouse under your own policy.

† Not available on Simplified or Guaranteed Issue. Only available at issue.

‡ May be spouse/civil union partner in some states.

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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The *Lincoln LifeEnhance*® Accelerated Benefits Rider is not long-term care insurance nor is it intended to replace the need for long-term care insurance. The benefits are supplementary to the primary need for death benefit protection. The rider may not cover all of the costs associated with the chronic illness of the insured. The benefits of the rider are limited by the policy's death benefit at the time of claim; long-term care insurance does not typically contain this limitation.

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.

Important disclosures:

Lincoln LifeGuarantee® UL (2013) is issued on policy form UL6000, with optional rider form number ABR-7001, and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.** 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.

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. Limitations and exclusions may apply. Not available in New York.