

Lincoln AssetEdge® VUL* product scorecard

	Variable investment options					Indexed accounts		Cash Surrender Value Enhancement Riders		Unlimited rolling targets
	Dollar cost averaging Fixed Account enhanced rate ¹	Subaccounts				Number of indexed accounts offered	Offers both fixed and participating loans	Offers Business and Consumer HECV riders	Offers Enhanced Allocation rider	
		Total funds	20+ year track record	Management fees of 60 bps or less ²	Weighted average fund fee					
Lincoln AssetEdge VUL (2022)	8% 4.04% yield	76	42	33	0.53%	4	✓	✓	✓	
Equitable VUL Optimizer		83	32	14	0.62%	1		✓		
John Hancock Accumulation VUL '21		51	26	12	0.67%	4		✓		
Nationwide VUL Accumulator	7%	72	38	20	0.67%	3				
Pacific Life Pacific Admiral VUL		14	6	14	0.18%	3	✓			✓
Pacific Life Pacific Select VUL 2		75	31	44	0.46%	3				✓
Penn Mutual Diversified Advantage VUL		29	12	1	0.86%	3	✓			✓
Protective Strategic Objectives II VUL		37	29	26	0.51%	0				
Prudential PruLife Custom Premier II		57	40	14	0.65%	1				
Securian Premier VUL		74	50	35	0.64%	5	✓			

* Lincoln AssetEdge® VUL (2022). ¹ Subject to eligibility requirements. Enhanced interest rate is paid on the declining balance in the Fixed Account, so the amount earned each month will be less. ² The industry average for subaccount management fees is 59 bps. Data source is VUL carriers' illustration systems as of June 15, 2021.

Insurance products issued by:
The Lincoln National Life Insurance Company



For more information,
contact your Lincoln
representative.

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

©2022 Lincoln National Corporation

[LincolnFinancial.com](https://lincolnfinancial.com)

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.

LCN-3798194-092821

POD 1/22 **Z05**

Order code: **AE-SC-FLI002**



Your competitive edge

Lincoln AssetEdge® VUL can provide income tax-free death benefit protection along with tax-efficient cash value growth and supplemental income potential.

Your clients can have the freedom and control to:

- Pursue market-driven, tax-efficient growth potential from more than 75 variable investment options, four indexed account options, plus a Fixed Account.
- Allocate their investments to four indexed accounts offering the flexibility to balance return potential with downside protection.
- Have income potential through policy loans or withdrawals—including participating loans from the indexed accounts with a guaranteed minimum 1% interest rate.¹

Our investment partners represent some of the industry's most respected managers like:



CAPITAL GROUP® | AMERICAN FUNDS®



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.

This information is provided to help producers evaluate Lincoln's products in relation to competitors' products. This comparison is not intended for and cannot be used with the public. Information is from public sources deemed reliable from peer group companies. Although every attempt has been made to ensure accuracy, it cannot be guaranteed. This information does not include product details. Each product's features and benefits should be weighed against the cost.

Lincoln AssetEdge® VUL (2022) is issued on policy form 22-VUL606 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.**

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.

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.

Policy values will fluctuate and are subject to market risk and to possible loss of principal. Products, riders and features are subject to state availability. Limitations and exclusions may apply. Check state availability. Not for use in New York.

For broker-dealer use only. Not for use with the public.