

# Get added protection for your future

## *Lincoln LifeEnhance*<sup>®</sup> Accelerated Benefits Rider

### Feel confident about the years ahead

A permanent chronic or terminal illness can be challenging to you and your loved ones. That's why it's important to add an extra layer of protection to your life insurance policy. With the *Lincoln LifeEnhance Accelerated Benefits Rider (ABR)*, which is available at issue of your life insurance policy for an additional cost, your death benefit will become a living benefit if you develop a permanent chronic or terminal illness, subject to certain requirements. It's a versatile solution to help you meet financial needs, so you can focus on what's important — your well-being.

### You've got the freedom to do what you want

You're in control of your benefits and can decide how to spend the funds — with no restrictions. This rider can even supplement what a long-term care plan won't cover.

#### Choose how to use your benefits

- Care from family/home health care
- Home remodeling/loan payoffs
- Groceries/prescriptions
- Transportation/food delivery
- Housekeeping/lawn care
- Assisted living/skilled nursing care

### Make life simpler for you and your loved ones

The *Lincoln LifeEnhance ABR* can help protect your family from financial burdens and the need to suddenly step in to provide care should the need arise. This rider offers other benefits too.



**It's accessible.** There is no waiting period to receive benefits under this rider once all eligibility conditions have been met.



**It's convenient.** No receipts or reimbursements are required, and you can use the funds for whatever you want.\*



**It's tax-advantaged.** The benefits from this policy rider are designed to be excluded from taxable income. Ask your tax professional whether this applies to you.



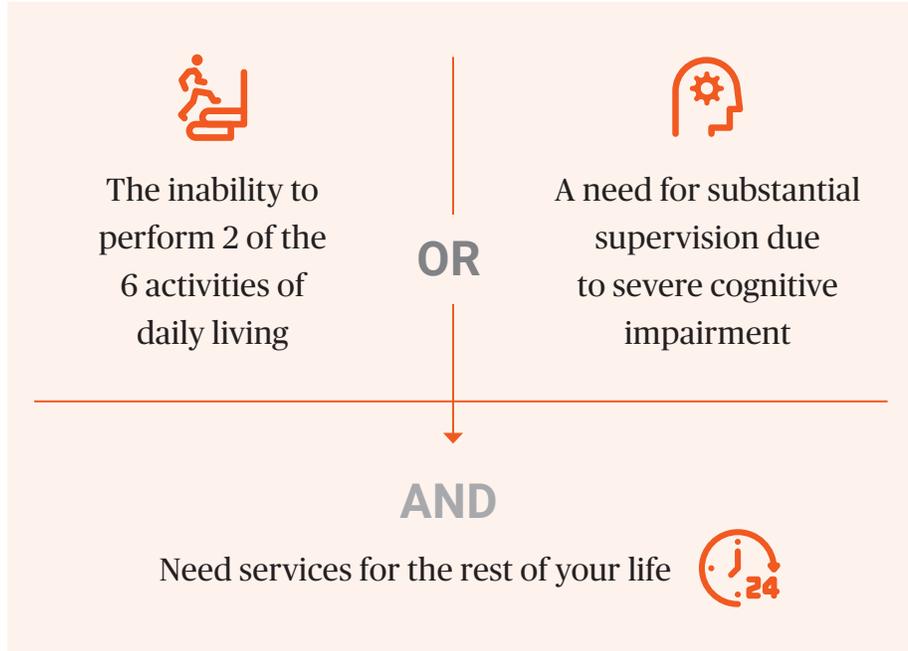
**It's secure.** Once benefit payments begin, the policy will not lapse as long as the rider is in-force.

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

\*Any monthly chronic illness or terminal illness benefit payments will first be used to proportionately repay a portion of any outstanding policy loan. A chronic illness one-time, lump-sum payment will be reduced by any outstanding loan.

## The financial advantage of no waiting period

Benefits are available when you need them. Starting day one, you are eligible to file a permanent chronic illness claim when you meet all of the claim's criteria, including:



**Activities of daily living (ADL)**

- Bathing
- Dressing
- Toileting
- Contenance
- Eating
- Transferring

## If you develop a permanent chronic illness

Feel assured that if you would ever become permanently chronically ill, you can take monthly payments totaling up to 100% of your insurance policy's death benefit. For chronic illness, Lincoln will accept certification from a licensed health care practitioner.

Your maximum monthly benefit payment	Maximum face amounts
The lesser of 2% of your gross death benefit or the IRS per diem limit times the number of days in the month	Issue ages 20–69 \$5 million Issue ages 70–80 \$2 million

Your monthly payment will be approximately the same for each 12-month period,\* and annual recertification by a licensed health care practitioner must take place in order to continue receiving benefits. But if the IRS per diem limit increases, your monthly benefit may increase too. Each year you can select an amount less than your maximum monthly benefit. By choosing a lesser amount, you can extend your eligibility period.

If you have a permanent chronic illness, you can also take a one-time, lump-sum payment, discounted for mortality and interest. By choosing the lump-sum option, both the *Lincoln LifeEnhance*® ABR and your life insurance policy will terminate.

## If you develop a terminal illness

Lincoln requires certification from a physician of a terminal illness, which means your life expectancy is 12 months or less.

You receive one lump-sum payment	
The lesser of 50% of your remaining death benefit or \$250,000	If you are receiving benefits for chronic illness and are subsequently diagnosed with a terminal illness, you can receive a terminal illness payment.

\* If determined by the per diem limit, your payment will vary by the number of days in each policy month.

Rider and policy terminate when 100% of death benefit is fully accelerated. The death benefit and other account values decrease proportionally with each acceleration payment.



Ask your financial professional about the advantages of adding the *Lincoln LifeEnhance*® ABR to your policy.

**Important information**

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent professional as to any tax, accounting or legal statements made herein.

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.

Accelerated death benefits may be taxable and may affect public assistance eligibility.

With any VUL product, there are certain fees and associated costs, including monthly cost of insurance, administrative expense and premium load charges, as well as daily charges on assets invested in the variable investment options for mortality and expense risk, and asset management fees. Ask your financial professional for more detailed information. Also, please discuss tax implications with your tax and legal professionals.

**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 professional.

*Lincoln LifeGuarantee*® UL (2019) policy form ICC19UL6080/UL6080, with optional rider form ABR-7001/ICC15ABR-7001; *Lincoln WealthAccumulate*® 2 IUL (2020) policy form ICC20UL6092/UL6092; *Lincoln WealthPreserve*® 2 IUL (2020) policy form ICC20UL6091/UL6091, with optional rider form ICC15ABR-7027/ABR-7027; *Lincoln AssetEdge*® VUL (2022) policy form 22-VUL606, *Lincoln AssetEdge*® VUL (2020) policy form ICC20-VUL688/20-VUL688, and *Lincoln VULONE* (2021) policy form ICC21-VUL689/20-VUL689/ICC21NLER-620/20NLER-620, with optional rider form ICC15LR631/LR631, and state variations are issued 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.

**Lincoln variable universal life insurance is sold by prospectuses. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectus for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to [www.LincolnFinancial.com](http://www.LincolnFinancial.com).**

With variable products, 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. Not approved for use in California, Massachusetts or New York.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

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LCN-3778070-092021

POD 1/22 Z20

Order code: LIF-LEAB-BRC001

