

The variable universal life sales process

Your step-by-step guide to success

What's the need?

Is your client's primary goal death benefit protection for their loved ones or business? Would they also like the opportunity to take advantage of market growth?

Offer them a solution that can give them protection, with growth opportunities they can customize to reach their goals and access to cash value for:



[Supplemental retirement income](#)



[Legacy planning](#)



[Tax management](#)

Why VUL?



Solid financial protection

Consider VUL for clients who want long-term family protection and legacy planning.



Significant growth opportunities

VUL policies offer clients more growth potential and portfolio diversification.



More flexibility

VUL helps clients meet changing needs with a flexible financial plan built to help them reach their goals, today and tomorrow.

Which Lincoln VUL?



For accumulation and distribution

Our *Lincoln AssetEdge*® VUL offers:

- Risk-driven investment options through indexed accounts with built-in downside protection
- The potential of a future financial resource with access to the policy's cash value
- Financial security through no-lapse protection and optional protection against long-term care expenses²



For protection

Our *Lincoln VUL^{ONE}* offers:

- Lifetime guaranteed death benefit protection, with options¹
- Market growth potential through [75+ investment options](#)
- Financial flexibility with access to potential cash value and optional protection against unexpected expenses²



Did you know?

Lincoln provides easy-to-use client illustrations and sales concepts with *Lincoln DesignIt*™ and WinFlex.

Insurance products issued by:
The Lincoln National Life Insurance Company

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

Ready to submit?

Lincoln has easy-to-use tools and processes for all stages of a submission, from XRAE — a quick quote tool with 24/7 access — to *LincXpress*® for submission, automated underwriting and lab-free opportunities, a pending website for easy case management and same-day ePolicy delivery.



***LincXpress*® ticket submission**

LincXpress® ticket submission process expedites applications with accelerated underwriting and lab-free opportunities. It's designed to simplify the entire process and helps you to boost your business by offering policies your clients need — in a fraction of the time.



Pending website

- Manage your pending policies with our case tracker that provides real-time status updates, action items and key dates
- Resolve outstanding items
- Chat directly with a Lincoln New Business Associate



What about post-issue?

Understanding all the moving parts of a VUL policy before the sale is important as you continue to manage the policy after the sale.

Lincoln simplifies policy management with:

- Annual automated in-force illustrations
- Policy change reminders
- Dedicated investment desk

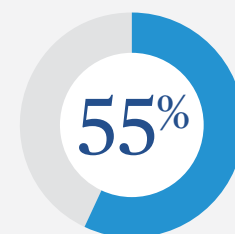


Investment support for financial professionals

Our team of investment specialists are here to help financial professionals make informed decisions about investment options within Lincoln's solutions.



Did you know?



More than half of Americans overestimate the cost of life insurance by 3x the actual price.³



For an illustration or more information about VUL planning, 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

©2023 Lincoln National Corporation

[LincolnFinancial.com](https://www.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-6021271-101323

PDF ADA 11/23 **Z04**

Order code: **VU-PROC-FLI001**



¹Subject to availability.

²Additional living benefits are offered through riders, are subject to eligibility, and may have additional costs. Limitations and exclusions may apply. For additional details, please contact your Lincoln representative.

³Source: 2023 Insurance Barometer Study.

Distributions are taken through loans and withdrawals, which 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). A MEC policy is one in which the life insurance limits exceed certain high levels of premium or the cumulative premium payments exceed certain amounts specified under the Internal Revenue Code. For policies that are MECs, distributions during the life of the insured, including loans, are first treated as taxable to the extent of income in the contract, and an additional 10% federal income tax may apply for withdrawals made prior to age 59½.

Lincoln life insurance policies 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.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

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. Check state availability.

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.

Variable products: Policy values will fluctuate and are subject to market risk and to possible loss of principal. Not for use in New York. For broker-dealer use only. Not for use with the public.