

More than lifetime guaranteed protection

The *Lincoln VUL^{ONE}* Suite* offers permanent rewards for strong performance

With the *Lincoln VUL^{ONE}* Suite, your clients not only receive a lifetime guaranteed death benefit with the freedom to pursue market-driven growth but also the potential of gaining permanent rewards for strong performance.



How to earn permanent rewards

If your clients' investment performance grows their cash value beyond a predetermined threshold, they can:

- 1. Choose to stop paying premiums**, assuming the policy was designed with ongoing premiums, and/or
- 2. Extend the guarantee duration**, assuming the policy was not designed with a lifetime guarantee, and/or
- 3. Access the potential excess policy cash value growth** without impacting the guaranteed death benefit using the Premium Reserve Rider



Frequently asked questions

How do my clients know when their policies reach the predetermined threshold?

On each policy anniversary, we compare the policy cash value to the threshold and notify the policyholder once the threshold is exceeded. If not exceeded, a comparison will be done at the next policy anniversary.

How can my clients predict when they will reach the predetermined threshold?

Because values in a variable product fluctuate, it's impossible to pinpoint an exact date. However, you should run an illustration using set assumptions to get an estimate of when this may occur. Reaching the threshold can occur earlier or later than shown on the illustration, though due to the threshold size, it's unlikely it would be achieved in the early years. Paying a higher premium level may accelerate when this will occur.

Within the current charges/hypothetical interest section, there will be an "@" sign next to the account value in the year the policy has become guaranteed (to age 121 with no future premiums required). The footnote also shows the cumulative premiums paid through that year. Please note that this estimated date is not guaranteed. The policy account value is affected by the actual premiums paid, policy changes and different investment option performance.

How can I explain the relationship of different investment option performance and reaching the threshold?

The illustration's Accumulation Value Threshold Report and Graph will show how the year you reach the threshold can change, depending on different return assumptions.

*Lincoln VUL^{ONE} (2021) and Lincoln SVUL^{ONE} (2021).

Insurance products issued by:
The Lincoln National Life Insurance Company



After reaching the threshold

What if the account value drops below the threshold?

The reward is permanent; once the threshold is reached, a future drop in account value will not affect the guarantee.

Can my clients still use the investment options?

Your clients continue to have complete investment control after reaching the threshold.

Can my clients still make premium payments for continued upside growth potential?

Yes. While additional premium payments would not be required to keep the guarantee intact, your clients have the same premium payment flexibility as before.

Can my clients access any account value that exceeds the threshold amount without impacting the guarantee?

Yes. Excess account value can be transferred to the Premium Reserve Rider and taken as loans or withdrawals without impacting the guaranteed death benefit.¹ The illustration's "Access the Excess Accumulation Value Report" can demonstrate these options. However, if a client decides not to transfer any excess account value, any loans or withdrawals would impact the guaranteed death benefit.

¹ A loan or withdrawal made from the policy reduces the policy account value and death benefit, and impacts the duration of the guaranteed death benefit. If, after reaching the threshold, excess money is transferred to the Premium Reserve Rider, a loan or withdrawal made from the Premium Reserve Rider reduces the policy account value and death benefit but does not impact the duration of the guaranteed death benefit. Any Premium Reserve Rider account value, less indebtedness, is added to the death benefit proceeds that beneficiaries receive. The Premium Reserve Rider is included where available, and is subject to certain fees and account credits if premiums or transfers are directed to this rider.

Guarantees are subject to the claims-paying ability of the issuing company. Limitations and exclusions apply.

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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For more information, contact your Lincoln representative.

Lincoln VUL^{ONE} (2021) policy form ICC21-VUL689/20-VUL689/ICC21NLER-620/20NLER-620, *Lincoln SVUL^{ONE}* (2021) policy form ICC21-SVUL622/20-SVUL622/ICC21NLER-622/20NLER-622 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.**

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