

# Help businesses prepare for financial security using *Lincoln AssetEdge*® VUL

## Business Exec Enhanced Surrender Value Rider

### Leverage idle business assets

Businesses should feel confident knowing they have solid financial protection in place for the risks they face in recruitment, employee retention and business continuity. *Lincoln AssetEdge*® VUL is a solution that offers death benefit protection and growth potential through investment options. It also offers businesses the opportunity to enhance liquidity through the Business Exec Enhanced Surrender Value Rider.

#### An accumulation VUL can help businesses with the following strategies:



**Buy-sell planning:** Helps ensure continuity so owners can receive fair market value for their investment



**Key person protection:** Shelters the business from the financial impact of losing essential employees



**Recruitment and retention:** Maintains a competitive edge with a variety of nonqualified plan options

#### Business Exec Enhanced Surrender Value Rider

This optional rider helps add financial security when implementing business life insurance strategies.

##### The benefits include:



Enhanced surrender values for business reporting



No surrender charges



Reduce the overall financial impact

Combining the Business Exec Enhanced Surrender Value Rider with *Lincoln AssetEdge*® VUL can offset the cost of the business plan by waiving all surrender charges and providing an option to replace a portion of the administrative charges. A separate enhanced surrender value is calculated during the initial surrender charge period.

#### There are two options with this rider:

- **Low option** waives the surrender charge during the initial surrender charge period.
- **High option** waives the surrender charge during the initial surrender charge period and replaces a portion of the administrative charges that have been taken out of the policy in the first five years.

Insurance products issued by:  
The Lincoln National Life Insurance Company



Ask your Lincoln representative how you can help business clients leverage their idle assets and meet their unique goals with *Lincoln AssetEdge® VUL*.

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://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-4106947-010622

PDF ADA 1/22 Z01

Order code: AE-EXEC-FLI002



## Applications

This rider is designed for policies that are business-paid or business-owned and are generally part of strategies that stress the balance sheet or for companies that have financial reporting concerns. The benefit is maximized with overfunded premium designs.

### Meet the business need to maintain large cash reserves

- Bonding (think construction companies)
- Collateral requirements (think car dealerships)

### Fund these solutions

- Entity buy-sell
- Split dollar
- Key person
- Deferred compensation

## Questions to get the conversation started

- Is the business protected if you or your business partner(s) pass away?
- Can the business continue without you or your key employee(s)?
- Are you counting on the value of your business for retirement?
- Do you have a plan to retain, reward and recruit key executives essential to your business?
- Do you have assets on the books that are reserved for liquidity purposes only?

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.

*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.

**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](https://www.LincolnFinancial.com).**

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

For financial professional use only. Not for use with the public.