



The diverse life portfolio that can help meet your clients' needs

The Lincoln life insurance suite

Turn to one comprehensive suite of tax-efficient protection, accumulation and distribution solutions

Whether your clients need to protect what matters most in their lives — their loved ones, a business, their legacy — or they want to supplement their retirement income or build cash value for their future — we've got an array of solutions to meet their unique needs.

Cash value growth potential			
PROTECTION			ACCUMULATION AND DISTRIBUTION
<i>Lincoln TermAccel</i> [®] Level Term * ¹ <i>Lincoln LifeElements</i> [®] Level Term	<i>Lincoln LifeGuarantee</i> [®] UL* <i>Lincoln LifeGuarantee</i> [®] SUL*	<i>Lincoln VULONE</i> * <i>Lincoln SVULONE</i> *	<i>Lincoln WealthPreserve</i> [®] IUL <i>Lincoln WealthPreserve</i> [®] SIUL
<i>Lincoln LifeCurrent</i> [®] UL <i>Lincoln LifeReserve</i> [®] UL	<i>Lincoln WealthAccumulate</i> [®] IUL*	<i>Lincoln AssetEdge</i> [®] VUL <i>Lincoln PreservationEdge</i> [®] SVUL*	
Temporary death benefit protection	Lifetime guaranteed death benefit	Extended guaranteed death benefit	Short-term guaranteed death benefit

Lincoln VULONE (2014), *Lincoln SVULONE* (2016), and *Lincoln AssetEdge*[®] VUL (2015).

*Product not available in New York.

¹Electronic ticket submission is required.

Only registered representatives can sell variable products.

This broad set of products is designed with a range of guarantees, riders and features to help meet various goals. Learn more to find the solution that is right for your client.

Insurance products issued by:
 The Lincoln National Life Insurance Company
 Lincoln Life & Annuity Company of New York

For agent or broker use only. Not for use with the public.

Count on the financial strength of Lincoln*

	The Lincoln National Life Insurance Company	Lincoln Life & Annuity Company of New York
A.M. Best	A+ (2nd highest of 16)	A+ (2nd highest of 16)
Fitch	A+ (5th highest of 19)	A+ (5th highest of 19)
Moody's	A1 (5th highest of 21)	A1 (5th highest of 21)
Standard & Poor's	AA- (4th highest of 21)	AA- (4th highest of 21)

*These ratings apply only to the claims-paying ability as of November 1, 2018. All ratings are subject to revision or withdrawal at any time by the rating agencies. The ratings are not recommendations to buy, sell or hold our securities. For more information on ratings, including rating agency outlooks, see www.LFG.com/public/aboutus/investorrelations/financialinformation.

Look to Lincoln life insurance for tax-advantaged solutions to help clients create, protect, and pass on wealth.

For more information, contact your Lincoln representative.

Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN
Lincoln Life & Annuity Company of New York, Syracuse, NY

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.

In some states, contract terms are set out and coverage may be provided in the form of certificates issued under a group policy issued by The Lincoln National Life Insurance Company to a group life insurance trust. Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability.

Distributor: Lincoln Financial Distributors, Inc., a broker-dealer

Policies:

Lincoln LifeElements® Level Term (2017) policy form TRM6063 and state variations. Not available in MA or NY.

Lincoln LifeElements® Level Term (2014) policy form TRM5065 and state variations; TRM5065N.2/15 in NY. Only available in MA and NY.

Lincoln TermAccel® Level Term policy form TRM5065/ICC14TRM5065 with endorsement END7013, data pages TA5165, and state variations. Not available in NY.

Lincoln LifeCurrent® UL policy form UL5023 and state variations; UL5023N in NY.

Lincoln LifeGuarantee® UL (2013) policy form UL6000 and state variations. Not available in NY.

Lincoln LifeGuarantee® SUL (2013) policy form SUL6008 and state variations. Not available in NY.

Lincoln LifeReserve® UL policy form UL5051 and state variations; UL5051N in NY.

Lincoln WealthAccumulate® IUL (2019)—02/11/19 policy form ICC18UL6083/UL6083 and state variations. Not available in NY.

Lincoln WealthPreserve® IUL (2017)—02/11/19 policy form ICC17UL6082/UL6082 and state variations; *Lincoln WealthPreserve*® IUL (2017)—02/12/18 policy form UL6082 in NY.

Lincoln WealthPreserve® Survivorship IUL policy form SUL6035 and state variations; SUL6035N in NY.

Lincoln AssetEdge® VUL (2015) policy form LN683 and state variations; LN683 in NY.

Lincoln VUL^{ONE} (2014) policy form LN696/LR668 and state variations. Not available in NY.

Lincoln SVUL^{ONE} (2016) policy form LN667/LR667 and state variations. Not available in NY.

Lincoln PreservationEdge® SVUL policy form LN699 and state variations. Not available in NY.

Variable products: Policy values will fluctuate and are subject to market risk and to possible loss of principal.

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.

For agent or broker use only. Not for use with the public.

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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Order code: LIF-SPEC-FLI001

