

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.

To determine which product best fits your client's needs, take a look at the following questions:

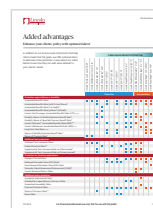
1. Is your client more focused on protection or accumulation and distribution?
2. If their focus is protection, what type of death benefit do they need?
3. How important is cash value growth potential to them?

PROTECTION			ACCUMULATION AND DISTRIBUTION		
Temporary death benefit protection	Lifetime guaranteed death benefit		Short-term guaranteed death benefit		
Lincoln TermAccel[®] Level Term¹	Lincoln LifeGuarantee[®] UL	Lincoln VUL^{ONE}(2021) (2019 version)	Lincoln WealthPreserve[®] 2 IUL (2020)	Lincoln WealthAccumulate[®] 2 IUL (2020)	Lincoln AssetEdge[®] VUL (2020)
Lincoln LifeElements[®] Level Term	Lincoln LifeGuarantee[®] SUL	Lincoln SVUL^{ONE}(2021) (2019 version)			





Our broad set of products is designed with a range of guarantees and features to help meet all your clients unique goals. We also offer optional riders that can add even more protection.



Learn more about our riders to see how they can add value tailored to your client's needs.

Insurance products issued by:
The Lincoln National Life Insurance Company



Contact your Lincoln representative to see how our tax-advantaged solutions may help your clients create, protect and pass on wealth.

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



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 3, 2020. 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 <https://www.lfg.com/public/aboutus/investorrelations/financialinformation/ratings>.

¹ Electronic ticket submission is required.

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 (2019) policy form TRM6063 and state variations.

Lincoln TermAccel[®] Level Term (2019) policy form TRM6069 and state variations. Not available in NY.

Lincoln LifeGuarantee[®] UL (2019) policy form ICC19UL6080/UL6080 and state variations. Not available in NY.

Lincoln LifeGuarantee[®] SUL (2019) policy form ICC19SUL6084/SUL6084 and state variations. Not available in NY.

Lincoln WealthAccumulate[®] 2 IUL (2020) policy form ICC20UL6092/UL6092 and state variations. Not available in NY.

Lincoln WealthPreserve[®] 2 IUL (2020) policy form ICC20UL6091/UL6091 and state variations.

Lincoln AssetEdge[®] VUL (2020) policy form ICC20-VUL688/20-VUL688 and state variations.

Lincoln VUL^{ONE} (2021) policy form 20-VUL689/20NLER-620 and state variations. Not available in NY.

Lincoln VUL^{ONE} (2019) policy form ICC19-VUL686/ICC19ONER-686, 19-VUL686/ONER-686 and state variations. Not available in NY.

Lincoln SVUL^{ONE} (2021) policy form 20-SVUL622/20NLER-622 and state variations. Not available in NY.

Lincoln SVUL^{ONE} (2019) policy form ICC19-SVUL687/ICC19ONER-687, 19-SVUL687/ONER-687 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.

Only registered representatives can sell variable products.

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