

Added advantages

Enhance your clients' policies with optional riders†

In addition to our diverse suite of products that help clients meet their life goals, we offer optional riders to add even more protection. Learn about our riders below to see how they can add value tailored to your clients' needs.

Options	Lincoln TermAccel® Level Term	Lincoln LifeElements® Level Term	Lincoln LifeGuarantee® UL	Lincoln LifeGuarantee® SUL	Lincoln VUL ^{ONE} (2021)	Lincoln SVUL ^{ONE} (2021)	Lincoln WealthPreserve® 2 SIUL	Lincoln WealthPreserve® 2 IUL	Lincoln WealthAccumulate® 2 IUL	Lincoln AssetEdge® VUL (2022)
Advantages										
Protection	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Accumulation									Yes	Yes
Protection against illness or disability										
Accelerated Benefits Rider ¹	Yes	Yes	Yes		Yes			Yes	Yes	Yes
Accelerated Benefits Rider (with Critical Illness) ¹			Yes		Yes			Yes	Yes	Yes
Accelerated Benefits Rider (1st Death) ¹				Yes			Yes			
Accelerated Benefits Rider (without 1st Death) ¹				Yes			Yes			
Disability Waiver of Monthly Deduction Benefit Rider ²			Yes	Yes				Yes	Yes	
Disability Waiver of Specified Premium Benefit Rider ²										
Lincoln Care Coverage® Accelerated Benefits Rider (LTC) ^{2,3,4,5}			Yes					Yes	Yes	
Lincoln LifeAssure® Accelerated Benefits Rider (ABR) ^{3,4,5}			Yes		Yes			Yes	Yes	Yes
Lincoln LifeEnhance® Accelerated Benefits Rider (ABR) ^{2,3,4,5}								Yes		
Long-Term Care Rider ^{2,3,4,5}					Yes					Yes
Waiver of Monthly Deduction Benefit Rider ²					Yes					Yes
Waiver of Premium Rider ²	Yes	Yes								
Additional term protection										
Children's Term Insurance Rider ²	Yes	Yes	Yes					Yes	Yes	
Estate Protection Rider ²				Yes		Yes	Yes			
Supplemental Term Insurance Rider on Other Insured ²			Yes					Yes	Yes	
Supplemental Term Insurance Rider on Primary Insured ²			Yes					Yes	Yes	
Protection for business applications										
Change of Insured Rider					Yes			Yes	Yes	Yes
Enhanced Surrender Value (ESV) Rider ²					Yes	Yes				Yes
Business Exec Enhanced Surrender Value Rider										Yes
Individual Exec Enhanced Surrender Value Rider										Yes
Surrender Value Enhancement Endorsement (SVEE) ²									Yes	
Lincoln Enhanced Value® Rider ²									Yes	
Additional policy protection										
Supplemental Increase Rider							Yes			
Extended No-Lapse Minimum Premium Rider							Yes	Yes		
Overloan Protection Rider ¹					Yes	Yes	Yes	Yes	Yes	Yes
Return of Premium Rider ^{2,5}			Yes							
Bonus Rider ²					Yes	Yes				



For more information, contact your Lincoln representative.

- [†] Subject to state availability.
- ¹ One-time charge applied when benefit is exercised.
- ² Available at an additional cost.
- ³ Please see prospectus for additional information, including possible additional costs.
- ⁴ Additional living benefits are offered through riders, are subject to eligibility, and may have additional costs. Limitations and exclusions may apply. For additional details and availability, please contact your Lincoln representative.
- ⁵ Not available on Simplified or Guaranteed Issue.
Accelerated death benefits may be taxable and may affect public assistance eligibility.
Guarantees are subject to the claims-paying ability of the issuing company. Limitations and conditions may apply.

Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN

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.

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

Policies:

- Lincoln LifeElements*[®] Level Term (2019) policy form TRM6063 and state variations.
- Lincoln LifeElements*[®] One-Year Term policy form TRM6075 and state variations.
- Lincoln TermAccel*[®] Level Term (2019) policy form TRM6069, and state variations.
- Lincoln LifeGuarantee*[®] UL (2019) policy form ICC19UL6080/UL6080 and state variations.
- Lincoln LifeGuarantee*[®] SUL (2019) policy form ICC19SUL6084/SUL6084 and state variations.
- Lincoln WealthAccumulate*[®] 2 IUL (2020) policy form ICC20UL6092/UL6092 and state variations.
- Lincoln WealthPreserve*[®] 2 SIUL (2022) policy form ICC22SUL6094 and state variations – not available in New York.
- Lincoln WealthPreserve*[®] 2 IUL (2020) policy form ICC20UL6091/UL6091 and state variations.
- Lincoln AssetEdge*[®] VUL (2022) policy form 22-VUL606 and state variations.
- Lincoln VUL^{ONE}* (2021) policy form ICC21-VUL689/20-VUL689/ICC21NLER-620/20NLER-620 and state variations.
- Lincoln SVUL^{ONE}* (2021) policy form ICC21-SVUL622/20-SVUL622/ICC21NLER-622/20NLER-622 and state variations.

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.

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. Not for use in New York.

For financial professional 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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Affiliates are separately responsible for their own financial and contractual obligations.

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