

Lincoln connects life

Create deeper connections with clients when you work with Lincoln Financial.


Working with our network of forward-thinking financial professionals, we listen to client needs to offer a diversified range of tax-advantaged products that connect the solutions of today to whatever lies ahead tomorrow. The result is that wherever your clients are in life, Lincoln Financial has a life insurance solution to help you meet their needs. Because for every life, think Lincoln.

Who are your clients?

Protection			Growth Potential
<p>Younger individuals and families who want affordable, temporary, guaranteed coverage options for a defined time period</p> <p>Lincoln TermAccel[®] Level Term Lincoln LifeElements[®] Level Term</p>	<p>Risk-conscious individuals and families looking for the protection of an extended guaranteed death benefit with some level of tax-deferred cash value growth opportunity</p> <p>Lincoln WealthPreserve[®] 2 IUL Lincoln WealthPreserve[®] 2 SIUL</p>	<p>Individuals and families who want a lifetime-guaranteed death benefit while participating in the market for tax-deferred cash value growth opportunity</p> <p>Lincoln VUL^{ONE} Lincoln SVUL^{ONE}</p>	<p>Growth-minded individuals who want greater tax-deferred cash value growth opportunity and a death benefit</p> <p>Lincoln WealthAccelerate[®] IUL Lincoln WealthAccumulate[®] 2 IUL Lincoln AssetEdge[®] VUL</p>

Optional riders are available to provide even more protection. See our [rider flyer](#) to learn more.

Please Note: term and universal life policies all offer a death benefit but differ greatly in their design, functionality and cost. These differences and others should be taken into consideration before recommending any one product over another to a client.



All-Digital Offerings

A completely digital experience from e-submission to e-delivery with no labs if your clients qualify!

[Lincoln WealthAccelerate[®] IUL](#)
[Lincoln TermAccel[®] Level Term](#)

Connecting you – and your clients – with more.

Tap into the support, speed and financial strength of Lincoln Financial.



Connecting our team with yours.

Ready access to anyone from wholesalers to leadership – with online access to all resources – all dedicated to your success.

[Get Resources To Connect With Clients](#)



A connected process.

Fast, streamlined capabilities from quoting to underwriting to policy delivery – enhanced with access to dedicated underwriters and case managers if you need them. [Explore Digital-First Process](#)



Connect your business to our expertise.

Advanced Sales and Specialty Markets support, Case Management services, and our Investment Desk give you the expertise you need to grow your business and serve your clients. [View Specialty Markets Support](#)



Let's connect.

Get in touch with your dedicated Lincoln representative to see how our offering can help you create deeper connections with clients.

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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Order code: LIF-SPEC-FLI001



Connect our past to your clients' future.

Our 118-year history leading with integrity, honor and discipline means you can trust that we'll plan to be here to create connections for you, your clients and their legacy. [See Our Financial Strength](#)

Company	The Lincoln National Life Insurance Company	Lincoln Life & Annuity Company of New York
AM Best	A (3rd highest of 16)	A (3rd 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)
S&P	A+ (5th highest of 21)	A+ (5th highest of 21)

Ratings information as of May 9, 2023. The financial strength ratings do not imply approval of any Lincoln product and does not refer to the investment performance of the product, including underlying investment options. Such ratings apply only to the company's financial strength or claims-paying ability. They do not apply to safety or investment performance of any variable product and its underlying investment options. 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>.

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. Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide estate, tax, accounting, or legal advice.

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. It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

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 WealthAccelerate® indexed universal life insurance policy form ICC22-UL6093/UL6093 and state variations. Not available in NY.

Lincoln WealthAccumulate® 2 indexed universal life insurance (2020) policy form ICC20UL6092/UL6092 and state variations. Not available in NY.

Lincoln WealthPreserve® 2 indexed universal life insurance (2020) policy form ICC20UL6091/UL6091 and state variations. Not available in NY.

Lincoln WealthPreserve® 2 survivorship indexed universal life insurance (2022) policy form ICC22SUL6094 and state variations – not available in NY.

Lincoln AssetEdge® variable universal life insurance (2022) policy form 22-VUL606 and state variations. Not available in NY.

Lincoln VUL^{ONE} (2021) variable universal life insurance policy form ICC21-VUL689/20-VUL689/ICC21NLER-620/20NLER-620 and state variations. Not available in NY.

Lincoln SVUL^{ONE} (2021) survivorship variable universal life insurance policy form ICC21-SVUL622/20-SVUL622/ICC21NLER-622/20NLER-622 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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