



# Lincoln VUL<sup>ONE</sup> Suite\* product scorecard

Compare the advantages of the *Lincoln VUL<sup>ONE</sup> Suite* to the other products

**#1**  
seller of VUL<sup>1</sup>

**Lifetime guaranteed**

death benefit — regardless of  
market performance<sup>2</sup>

**70+**

market-driven variable  
investment options

**Rewards**

for performance

## Lincoln delivers more value to your clients.

Company	Lifetime guaranteed death benefit <sup>2</sup>	No restrictions on investment options available with the guarantee <sup>2</sup>	Over 70 investment choices available with guarantee, covering all major asset classes	Guaranteed persistency bonus	Rewards for positive investment option performance	Access to cash value with no impact on death benefit guarantee, duration or amount <sup>3</sup>
<b>Lincoln VUL<sup>ONE</sup></b>	✓	✓	✓	✓	✓	✓
<b>Lincoln SVUL<sup>ONE</sup></b>	✓	✓	✓	✓	✓	✓
John Hancock Protection VUL						
John Hancock Protection Survivorship VUL						
Nationwide VUL Protector	✓				✓	
Nationwide YourLife Survivorship VUL	✓					
Protective Investors Choice VUL	✓					
Prudential VUL Protector	✓	✓				
Prudential Survivorship VUL Protector	✓	✓				
Securian VUL Defender	✓	✓			✓	

This information is designed for product positioning and to enable wholesalers and producers to evaluate Lincoln products in relation to competitors' products. This comparison is not intended for and cannot be used with the public. Information is from public sources deemed reliable from peer group companies. Although every attempt has been made to ensure accuracy, it cannot be guaranteed. Please note that this information may not include all product details. Each product's features and benefits should be weighed against the cost.

\*Lincoln VUL<sup>ONE</sup> (2014) and Lincoln SVUL<sup>ONE</sup> (2016).

Insurance products issued by:  
The Lincoln National Life Insurance Company

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Our investment partners represent some of the industry's most respected managers like:



CAPITAL GROUP® | AMERICAN FUNDS®



STATE STREET  
GLOBAL ADVISORS



## Advantages for your clients and your bottom line

- ✓ **A lifetime guaranteed death benefit** — Our Optimal No-Lapse Enhancement (ONE) Rider guarantees your client's death benefit for life — no matter what the market does.<sup>2</sup>
- ✓ **Freedom to pursue growth potential** — Most companies limit the fund selection if clients select a no-lapse rider. With Lincoln, clients can choose from more than 70 diverse investment options in our Lincoln *Elite Series* of Funds — there are currently no restrictions.<sup>2</sup>
- ✓ **Competitive premiums** — Industry leaders for single- and short-pay scenarios
- ✓ **Financial flexibility** — If your client's cash value growth reaches a predetermined threshold, their policy may provide these benefits without impacting their guarantee:
  - The opportunity to stop paying premiums<sup>4</sup>
  - The ability to extend their guarantee duration<sup>5</sup>
  - Access to excess policy cash value growth<sup>3</sup>
- ✓ **Optional living benefits** — Your clients can choose to add an extra layer of financial protection should they become chronically ill or need long-term care.<sup>6</sup>
- ✓ **Support after the sale** — We make policy management easier with automated in-force illustrations and proactive policy change reminders.

<sup>1</sup>"LIMRA 3Q 2018 YTD U.S. Individual Life Insurance Sales Report."

<sup>2</sup>This assumes you fund your policy as specified. To maintain the guaranteed death benefit protection, automatic rebalancing is required and the use of the money market investment option is limited to the right-to-examine period, or as an account from which to transfer funds for the dollar cost averaging (DCA) program. We reserve the right to establish investment restrictions in the future under limited conditions as described in the prospectus.

<sup>3</sup>The Premium Reserve Rider gives clients access to any potential cash value above a predetermined threshold without impacting their guaranteed death benefit. The Premium Reserve Rider is included where applicable and is subject to certain fees and account credits if premiums are directed to this rider.

<sup>4</sup>Assuming the policy has been designed with ongoing premiums.

<sup>5</sup>Assuming the policy was not designed with a lifetime guarantee.

<sup>6</sup>Living benefits are offered through riders, are subject to eligibility, and may incur additional costs. Limitations and exclusions may apply. For additional details, please contact your Lincoln representative.

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: V1-SC-FLI001

*Lincoln VUL<sup>ONE</sup>* (2014) policy form LN696/LR668, with optional rider forms LR630/ICC15LR631, ABR-7052/ICC18ABR-7052 and ICC18LTC-7050; *Lincoln SVUL<sup>ONE</sup>* (2016) policy form LN667/LR667; and state variations are issued 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.

**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.**

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

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