



Plan to protect client wealth with the leading VUL*

Lincoln VUL^{ONE+} soars above the competition

Unlike many other solutions that offer limited guaranteed death benefits or lifetime guarantees without cash accumulation potential, *Lincoln VUL^{ONE}* offers your clients:



A lifetime guaranteed death benefit regardless of market performance¹



Market-driven growth potential from more than 70 investment options



Freedom to choose investment options with no restrictions and without impacting the guaranteed death benefit protection¹



Access to potential cash value for future flexibility²



The option to add living benefits for added protection from the unexpected

See what *Lincoln VUL^{ONE}* can bring to your business

- Attractive pricing when compared to other guaranteed products
- Competitive rolling targets
- Convenience with managed asset allocation funds

*LIMRA, "U.S. Retail Individual Life Insurance Reports 1Q 2013–4Q 2018."

†*Lincoln VUL^{ONE}* (2019).

¹ Assumes the policy is funded 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.

² Loans and withdrawals reduce the account value and death benefit, may cause the policy to lapse, and may have tax implications.

Guarantees are subject to the claims-paying ability of the issuing company. Limitations and conditions apply.

Insurance products issued by:
The Lincoln National Life Insurance Company

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Why choose *Lincoln VUL^{ONE}*?

- A highly competitive solution in single- and short-pay scenarios and 1035 exchange designs
- A low-cost lifetime no-lapse guarantee, regardless of market performance
- The freedom to choose investment options with no restrictions and without impacting the guaranteed death benefit protection
- More than 70 investment options in all risk tolerance classes
- Rewards for positive investment performance, including the ability to stop paying premiums and access to excess policy cash value
- Optional enhancements for your client's policy that allow for the acceleration of the death benefit should your client become chronically ill or need protection from long-term care expenses¹

¹Additional 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.

For more information about protecting and creating wealth with *Lincoln VUL^{ONE}*, contact your representative.

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| 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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LCN-2472913-032219

POD 5/19 Z10

Order code: V1-WHY-FLI001



You're In Charge®

PBR  Product is compliant with principle-based reserving (PBR) and 2017 commissioners standard ordinary (CSO) table.

Lincoln VUL^{ONE} (2019) is issued on policy form ICC19-VUL686/ICC19ONER-686/19-VUL686/ONER-686, and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

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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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