



# Guaranteed lifetime protection for two lives

## Protection for two lives, offering

- A lifetime guaranteed death benefit — regardless of market performance — paid upon death of the second insured\*
- Market-driven growth potential
- The freedom to select from more than 70 investment options without impacting the guaranteed coverage

### Options for a variety of client risk tolerances and investment styles.

## Protect estate assets from market risk

There's no better time than now to offer your clients the advantages of legacy planning with *Lincoln SVUL<sup>ONE</sup>*. It's cost-efficient death benefit protection that's guaranteed for life — no matter how the market performs. With *Lincoln SVUL<sup>ONE</sup>*, your clients can leverage assets to create significant wealth for their heirs or provide estate liquidity to help offset taxes.

## Who are your clients?

### Young, affluent couples, ages 35–50

- Need insurance for income replacement, but don't want to tie up their cash
- Want future cash for children's college tuitions or to help aging parents
- Seek to grow assets and hedge against taxes

### High net worth couples, ages 50–65 in or near retirement

- Want to create a legacy for their heirs
- May want to have access to extra money in retirement
- Would like financial security if they become critically ill

See case study inside. ►

### Those with estate tax exposure, ages 65–75

- Focused on preserving family wealth
- Want to maintain control of their charitable gifts and estate assets
- Concerned about rising taxes and future uncertainty

See case study inside. ►

### Couples, ages 35–65 with concentrated holdings

- Unaware that their portfolio is at risk because of its highly concentrated stock position
- Worry about volatility and fluctuating stock prices
- May be holding on to cash because they pulled out of the market

### Couples whose Policy Review reveals that they

- Would benefit from guaranteed protection for life with market-driven growth opportunities
- Want a lifetime financial resource, providing protection today and possible liquidity for their future
- Need a potential solution for tax-advantaged accumulation and wealth transfer

Insurance products issued by:  
The Lincoln National Life Insurance Company

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## Customize the funding design to meet your clients' needs

*Lincoln SVUL<sup>ONE</sup>* gives you the planning flexibility of optional funding designs to help your clients meet their objectives. They can choose to pay a single premium, a large lump-sum payment followed by subsequent smaller annual premiums, or level annual premiums.

### A guaranteed lump-sum solution



### Meet Tom, age 60 and Patty, age 57

Tom and Patty are successful entrepreneurs who own five fast food franchises. Their three daughters, Kate, Molly and Tess, are involved in the family business. But their son, Jake, is an engineer who has no desire to leave his career.

These parents want to make sure all their children benefit equally from their assets. To ensure that Jake inherits the same amount as his sisters, their advisor suggests that Tom and Patty need additional life insurance.

### The recommendation:

Tom and Patty purchase a *Lincoln SVUL<sup>ONE</sup>* policy with an initial \$60,000 premium payment and annual premiums of \$6,840 for the rest of the policy. They like knowing that, while their daughters will inherit the business, their son will receive a \$1 million legacy that's guaranteed, no matter how their investment options perform.

	Rate of return	
	7%	8%
<b>Guaranteed death benefit*</b>	\$1 million	
<b>Initial lump-sum premium</b>	\$60,000	
<b>Level-pay premium</b>	\$6,840	
<b>Cash value at 20th year</b>	\$279,798	\$329,836
<b>Cash value when Patty is 100</b>	\$437,632	\$1,728,892
<b>Death benefit when Patty is 100</b>	\$1 million	\$1,728,892
<b>Target</b>	<b>\$15,398.00</b>	

Tom and Patty nearly double their investment to create a \$1 million guaranteed legacy.

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

Assumptions: Male age 60, standard nontobacco and female 57, preferred nontobacco, 7.00% gross/6.42% net rate of return and 8.00% gross/7.42% net rate of return; current charges.

\*At 0% interest, cash values are zero in year 22, and the total illustrated death benefit would equal the guaranteed death benefit.

The duration of the guarantee may be impacted by late or reduced premium payments and other policy changes such as loans and withdrawals. Assumes the policy is funded as specified. Requires proper planning under current tax law. Life insurance death benefit proceeds are typically excluded from income taxes. There may be exceptions, such as when a life insurance policy is transferred for valuable consideration.

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.

## A guaranteed single-pay solution



### Meet Eric, age 65 and Sally, age 62

Eric and his wife, Sally, have been married for years. They own several homes and have significant assets, which have increased in value. Eric and Sally want to pass their wealth to their son, Dennis, but are concerned about his potential estate tax exposure.

Because they wouldn't want Dennis to be forced to sell assets to cover estate taxes, Eric and Sally want to make sure there's sufficient liquidity built into their legacy.

### The recommendation:

Eric and Sally's advisor recommends that the couple purchase a \$1 million *Lincoln SVUL<sup>ONE</sup>* policy with a \$238,332 single-pay premium. Their policy will provide an income tax-free legacy for Dennis when both of his parents die. The value of the death benefit is guaranteed for life and will not decrease — regardless of market conditions.

	Rate of return	
	7%	8%
<b>Guaranteed death benefit*</b>	\$1 million	
<b>Single-pay premium</b>	\$238,380	
<b>Cash value at 20th year</b>	\$486,852	\$608,721
<b>Cash value when Sally is 100</b>	\$1,038,523	\$2,104,609
<b>Death benefit when Sally is 100</b>	\$1,038,523	\$2,104,609
<b>Target</b>	<b>\$21,585.00</b>	

Eric and Sally leverage \$238,380 to provide their son \$1 million of estate liquidity.

Assumptions: Male age 65, standard nontobacco and female 62, preferred nontobacco, 7.00% gross/6.42% net rate of return and 8.00% gross/7.42% net rate of return; current charges.

\*At 0% interest, cash values are zero in year 24, and the total illustrated death benefit would equal the guaranteed death benefit.

Both policies are MECs, meaning the life insurance limits exceed certain high levels of premium, or the cumulative premium payments exceed certain amounts specified under the Internal Revenue Code. For policies that are MECs, distributions during the life of the insured, including loans, are first treated as taxable to the extent of income in the contract, and an additional 10% federal income tax may apply for withdrawals made prior to age 59½.

## Why choose *Lincoln SVUL<sup>ONE</sup>*?

- **Low-cost lifetime no-lapse guaranteed protection** — 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
- **The strength of Lincoln Financial Group** For more than 100 years, we've remained committed to helping Americans plan for retirement, prepare for the unexpected, and protect their wealth from taxes, long-term health costs, longevity, inflation, and market risk. We have continued to keep our promises through challenging financial times, including the Great Depression and the Financial Crisis of 2008. Today, more than 17 million Americans rely on us for the knowledge, experience and solutions to help them meet their goals.

Talk with your representative about planning with *Lincoln SVUL<sup>ONE</sup>*.

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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