



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



Optional enhancements 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

**Lincoln VUL^{ONE}* (2014).

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 protection for permanent chronic or terminal illness

For more information about protecting and creating wealth with *Lincoln VUL^{ONE}*, contact your 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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You're In Charge®

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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.

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