

Rider Reference Guide

Common Riders Offered On Currently Sold Core Life Products

Table of Contents

Protection against illness or disability			
Rider Name	Form Number	Product Availability	Page
<i>Lincoln LifeAssure</i> SM Accelerated Benefits Rider	ICC17ABR-7044/ ABR-7044	<i>Lincoln WealthPreserve</i> [®] IUL	6-7
<i>Lincoln LifeEnhance</i> [®] Accelerated Benefits Rider	ICC15LR631/LR-631	<i>Lincoln VUL</i> ^{ONE} (2014), <i>Lincoln AssetEdge</i> [®] VUL (2015), <i>Lincoln AssetEdge</i> [®] Exec VUL (2015)	7-8
<i>Lincoln LifeEnhance</i> [®] Accelerated Benefits Rider	ICC15ABR- 7001/ABR-7001	<i>Lincoln LifeGuarantee</i> [®] UL (2013)	8-9
<i>Lincoln LifeEnhance</i> [®] Accelerated Benefits Rider	ICC14ABR- 7012/ABR-7012/ NY: ABR-7012N	<i>Lincoln WealthPreserve</i> [®] SIUL	10-11
<i>Lincoln LifeEnhance</i> [®] Accelerated Benefits Rider	ABR-5762/NY: ABR- 5762N	<i>Lincoln LifeReserve</i> [®] IUL Accumulator (2014)	12-13
<i>Lincoln LifeEnhance</i> [®] Accelerated Benefits Rider	ICC15ABR-7027/ ABR-7027/ NY: ABR-7027N	<i>Lincoln WealthAdvantage</i> [®] IUL, <i>Lincoln WealthPreserve</i> [®] IUL	12-13
Accelerated Benefits Rider (with Critical Illness)	ABR-5645	<i>Lincoln VUL</i> ^{ONE} (2014), <i>Lincoln AssetEdge</i> [®] VUL (2015), <i>Lincoln AssetEdge</i> [®] Exec VUL (2015)	13-14
Accelerated Benefits Rider (with Critical Illness)	J-387	<i>Lincoln LifeCurrent</i> [®] UL, <i>Lincoln LifeGuarantee</i> [®] UL (2013), <i>Lincoln LifeGuarantee</i> [®] UL (2012), <i>Lincoln LifeReserve</i> [®] UL (2009), <i>Lincoln LifeReserve</i> [®] IUL Accumulator (2014), <i>Lincoln WealthAdvantage</i> [®] IUL, <i>Lincoln Conversion</i> SM UL, <i>Lincoln WealthPreserve</i> [®] IUL	14
Accelerated Benefits Rider	R879/ NY: ABR- R879U(07)NY	<i>Lincoln LifeElements</i> [®] Term (2017), <i>Lincoln LifeElements</i> [®] Term (2014), <i>Lincoln TermAccel</i> [®] , <i>Lincoln LifeElements</i> [®] Term with Conversion Products Enhancement	15
Accelerated Benefits Rider (without Critical Illness)	J-388/NY: N-5680	<i>Lincoln LifeCurrent</i> [®] UL, <i>Lincoln LifeGuarantee</i> [®] UL 2013, <i>Lincoln LifeGuarantee</i> [®] UL 2012, <i>Lincoln LifeReserve</i> [®] UL (2009), <i>Lincoln LifeReserve</i> [®] IUL Accumulator (2014), <i>Lincoln WealthAdvantage</i> [®] IUL, <i>Lincoln Conversion</i> SM UL, <i>Lincoln WealthPreserve</i> [®] IUL	15-16
Accelerated Benefits Rider (without Critical Illness)	ABR-5650	<i>Lincoln VUL</i> ^{ONE} (2014), <i>Lincoln AssetEdge</i> [®] VUL (2015), <i>Lincoln AssetEdge</i> [®] Exec VUL (2015)	16
Accelerated Benefits Rider (no First Death Benefit)	J-390/NY: N-5688	<i>Lincoln LifeGuarantee</i> [®] SUL (2013), <i>Lincoln LifeGuarantee</i> [®] SUL (2012), <i>Lincoln WealthPreserve</i> [®] SIUL	17
Accelerated Benefits Rider (with First Death Benefit)	J-389	<i>Lincoln LifeGuarantee</i> [®] SUL (2013), <i>Lincoln LifeGuarantee</i> [®] SUL (2012), <i>Lincoln WealthPreserve</i> [®] SIUL	17-18

Protection against illness or disability

Rider Name	Rider Name	Rider Name	Page
Disability Waiver of Monthly Deductions Benefit Rider	J-371/NY: N5675	<i>Lincoln LifeCurrent</i> [®] UL, <i>Lincoln LifeGuarantee</i> [®] UL (2013), <i>Lincoln LifeGuarantee</i> [®] UL (2012), <i>Lincoln LifeReserve</i> [®] UL (2009), <i>Lincoln LifeReserve</i> [®] IUL Accumulator (2014), <i>Lincoln WealthAdvantage</i> [®] IUL, <i>Lincoln WealthPreserve</i> [®] IUL	18-19
Disability Waiver of Monthly Deductions Benefit Rider	LR436	<i>Lincoln VUL</i> ^{ONE} (2014), <i>Lincoln AssetEdge</i> [®] VUL (2015), <i>Lincoln AssetEdge</i> [®] Exec VUL (2015)	19
Disability Waiver of Monthly Deductions Benefit Rider	J-376	<i>Lincoln LifeGuarantee</i> [®] SUL (2013), <i>Lincoln LifeGuarantee</i> [®] SUL (2012)	20
Waiver of Premium Benefit Rider	WP-5765/ NY: WP-5765.29NY	<i>Lincoln LifeElements</i> [®] Level Term (2017), <i>Lincoln LifeElements</i> [®] Level Term (2014), <i>Lincoln TermAccel</i> [®] , <i>Lincoln LifeElements</i> [®] Term with Conversion Products Enhancement	20-21
Disability Waiver of Specified Premium Rider	J-377	<i>Lincoln LifeGuarantee</i> [®] SUL (2013), <i>Lincoln LifeGuarantee</i> [®] SUL (2012)	22
Disability Waiver of Specified Premium Rider	J-372/ NY: N-5676	<i>Lincoln LifeCurrent</i> [®] UL, <i>Lincoln LifeGuarantee</i> [®] UL (2013), <i>Lincoln LifeGuarantee</i> [®] UL (2012), <i>Lincoln LifeReserve</i> [®] UL (2009), <i>Lincoln LifeReserve</i> [®] IUL Accumulator (2014), <i>Lincoln WealthAdvantage</i> [®] IUL	22-23

Additional term protection

Supplemental Term Insurance Rider on Primary Insured	J-5752/ NY: J-5752N-10, J-5752N-15, J-5752N-20	<i>Lincoln LifeReserve</i> [®] IUL Accumulator (2014), <i>Lincoln WealthAdvantage</i> [®] IUL	24
Supplemental Term Insurance Rider on Primary Insured	ICC17PITR-7037/ PITR-7037	<i>Lincoln WealthPreserve</i> [®] IUL	24-25
Supplemental Term Insurance Rider on Other Insured	J-5753/ NY: J-5753N-10, J-5753N-15, J-5753N-20	<i>Lincoln LifeReserve</i> [®] IUL Accumulator (2014), <i>Lincoln WealthAdvantage</i> [®] IUL	25
Supplemental Term Insurance Rider on Other Insured	ICC17PITR-7038/ PITR-7038	<i>Lincoln WealthPreserve</i> [®] IUL	26
Children's Term Rider	CTR-5613/ NY: CTR-5613NY	<i>Lincoln LifeCurrent</i> [®] UL, <i>Lincoln LifeGuarantee</i> [®] UL (2013), <i>Lincoln LifeGuarantee</i> [®] UL (2012), <i>Lincoln LifeReserve</i> [®] UL (2009), <i>Lincoln LifeReserve</i> [®] IUL Accumulator (2014), <i>Lincoln WealthAdvantage</i> [®] IUL	26-27
Children's Term Rider	ICC17CTR-7036/ CTR-7036	<i>Lincoln WealthPreserve</i> [®] IUL	26-27

Rider Name	Rider Name	Rider Name	Page
Additional term protection			
Children's Level Term Insurance Benefit Rider	CTR-5670/ NY: CTR-5670.29NY	<i>Lincoln LifeElements</i> [®] Level Term (2017), <i>Lincoln LifeElements</i> [®] Level Term (2014), <i>Lincoln TermAccel</i> [®] , <i>Lincoln LifeElements</i> [®] Term with Conversion Products Enhancement	27
Supplemental Survivorship Term Insurance Rider (Estate Protection Rider)	J-5666	<i>Lincoln LifeGuarantee</i> [®] SUL (2013), <i>Lincoln LifeGuarantee</i> [®] SUL (2012), <i>Lincoln WealthPreserve</i> [®] SIUL	28
Survivorship Supplemental Term Insurance Rider (Estate Protection Rider)	LR628	<i>Lincoln SVUL</i> ^{ONE} (2016)	28
Supplemental Coverage Rider	J-5758	<i>Lincoln LifeReserve</i> [®] UL (2009)	29
Supplemental Term Insurance Rider	LR610	<i>Lincoln PreservationEdge</i> [®] SVUL	29
Spouse Term Rider	STR-5614	<i>Lincoln LifeCurrent</i> [®] UL, <i>Lincoln LifeGuarantee</i> [®] UL 2013, <i>Lincoln LifeGuarantee</i> [®] UL 2012, <i>Lincoln LifeReserve</i> [®] UL (2009)	30
Protection for business applications			
Alternate Cash Surrender Value Rider (Exec Rider)	J-5775/NY: J-5775N	<i>Lincoln LifeReserve</i> [®] IUL Accumulator (2014)	30-31
Alternate Cash Surrender Value Rider (Exec Rider)	J-5759	<i>Lincoln LifeReserve</i> [®] UL (2009)	31-32
Enhanced Surrender Value Rider	LR541	<i>Lincoln VUL</i> ^{ONE} (2014), <i>Lincoln AssetEdge</i> [®] VUL (2015), <i>Lincoln SVUL</i> ^{ONE} (2016)	32
Exec Enhanced Surrender Value Rider	LR547	<i>Lincoln AssetEdge</i> [®] Exec VUL (2015)	32-33
Surrender Value Enhancement Endorsement (SVEE)	ICC15END-7026/ END-7026/ NY: END-7026N	<i>Lincoln WealthAdvantage</i> [®] IUL	33
Change of Insured Rider	J-5760/NY: J-5760N	<i>Lincoln LifeReserve</i> [®] UL (2009), <i>Lincoln LifeReserve</i> [®] IUL Accumulator (2014), <i>Lincoln WealthAdvantage</i> [®] IUL, <i>Lincoln WealthPreserve</i> [®] IUL	34
Change of Insured Rider (Substitute Life)	LR496/NY: LR496NY	<i>Lincoln VUL</i> ^{ONE} (2014), <i>Lincoln AssetEdge</i> [®] VUL (2015), <i>Lincoln AssetEdge</i> [®] Exec VUL (2015)	34-35
Additional protection			
Accidental Death Benefit Rider	BJ-4889/NY: N-5678	<i>Lincoln LifeCurrent</i> [®] UL, <i>Lincoln LifeGuarantee</i> [®] UL 2013, <i>Lincoln LifeGuarantee</i> [®] UL 2012, <i>Lincoln LifeReserve</i> [®] UL (2009), <i>Lincoln LifeReserve</i> [®] IUL Accumulator (2014), <i>Lincoln WealthAdvantage</i> [®] IUL	35
Assured Distribution Endorsement	J-5761	<i>Lincoln LifeReserve</i> [®] UL (2009)	36
Extended No-Lapse Minimum Premium Rider	MPR-7010/ NY: MPR-7010N	<i>Lincoln WealthPreserve</i> [®] SIUL	37
Extended No-Lapse Minimum Premium Rider	ICC17MPR-7045/ MPR-7045	<i>Lincoln WealthPreserve</i> [®] IUL	37

Rider Name	Rider Name	Rider Name	Page
Additional protection			
Guaranteed Insurability Rider	BJ-4966/NY: N-5682	<i>Lincoln LifeCurrent</i> [®] UL, <i>Lincoln LifeGuarantee</i> [®] UL 2013, <i>Lincoln LifeGuarantee</i> [®] UL 2012, <i>Lincoln LifeReserve</i> [®] UL (2009), <i>Lincoln LifeReserve</i> [®] IUL Accumulator (2014), <i>Lincoln WealthAdvantage</i> [®] IUL	38
Guaranteed Policy Split Option Rider (Substitute Life)	J-405	<i>Lincoln LifeGuarantee</i> [®] SUL (2013), <i>Lincoln LifeGuarantee</i> [®] SUL (2012)	38-39
Overloan Protection Rider	LR616	<i>Lincoln VUL</i> ^{ONE} (2014), <i>Lincoln AssetEdge</i> [®] VUL (2015), <i>Lincoln AssetEdge</i> [®] Exec VUL (2015), <i>Lincoln PreservationEdge</i> [®] SVUL, <i>Lincoln SVUL</i> ^{ONE} (2016), <i>Lincoln LifeReserve</i> [®] UL (2009), <i>Lincoln LifeReserve</i> [®] IUL Accumulator (2014), <i>Lincoln WealthAdvantage</i> [®] IUL, <i>Lincoln WealthPreserve</i> [®] SIUL, <i>Lincoln Conversion</i> SM UL, <i>Lincoln WealthPreserve</i> [®] IUL	39
Overloan Protection Rider	LR540	<i>Lincoln PreservationEdge</i> [®] SVUL	40
Overloan Protection Endorsement	END-5843, END-5841	<i>Lincoln LifeReserve</i> [®] UL (2009)	40-41

Riders by Need

Rider features are subject to state availability. Limitations and exclusions may apply. See State Availability Grid and state-specific New Business Disclosures for more details.

Need: Protection against illness or disability

Lincoln LifeAssureSM Accelerated Benefits Rider (Rider form: ABR-7044/ICC17ABR-7044)

Available with: *Lincoln WealthPreserve[®] IUL*

The *Lincoln LifeAssureSM* Accelerated Benefits Rider allows the policy to pay a portion of the eligible death benefit upon the occurrence of one of the following qualifying events:

- The insured is diagnosed as being chronically ill; or
- The insured is diagnosed as terminally ill (life expectancy of 12 months or less).

To be considered chronically ill, the insured has been certified within the preceding 12 months by a Licensed Health Care Practitioner as:

1. Needing services set forth in Written Certification, specifying such services are likely to be needed for the rest of the insured’s life; AND
2. Either:
 - Being unable to perform (without substantial assistance from another individual) at least 2 Activities or Daily Living* for a period of at least 90 days due to loss of functional capacity; or
 - Requiring substantial supervision from another individual to protect the insured from threats to health and safety due to severe cognitive impairment.

* Activities of daily living include: bathing, continence, dressing, eating, toileting and transferring.

The diagnosis of a terminal illness requires certification by a Licensed Health Care Practitioner that the Insured is Terminally Ill.

Lifetime Maximum Benefit Amount: Varies by Issue Age: Ages 20-69 - \$1,500,000; Ages 70-80 - \$1,000,000

	Chronic Illness	Terminal Illness
Maximum acceleration amount	Up to 100% of the Specified Amount at the time of acceleration. At the time of acceleration, the lesser of the Specified Amount or the Lifetime Maximum is used to determine the Original Benefit Amount. Once acceleration begins, this is referred to as the Remaining Benefit Amount.	The lesser of 50% of the remaining benefit amount or \$250,000
Payment method	Annual lump sum benefit will be the lesser of: <ul style="list-style-type: none"> • The annual IRS per diem; • 25% of the Original Benefit Amount multiplied by the applicable discount factor* for early payment of benefits; or • The Remaining Benefit Amount multiplied by the applicable discount factor* for early payment of benefits. 	One time lump sum

* Discount Factors reflect the early payment of benefits available under the Policy and will be based on a mortality assumption and an interest rate in effect on the date the benefit payment is determined.

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Lincoln LifeAssureSM Accelerated Benefits Rider (Rider form: ABR-7044/ICC17ABR-7044)(Continued)

Issue Guidelines:

- There is no charge for this rider, however benefit payments will be discounted upon each acceleration for early payment of benefits and an administrative fee of \$250 will be deducted from each benefit payment.
- Not allowed with any other Accelerated Benefits Rider.
- Not available on Simplified Issue or Guaranteed Issue.
- The rider may not be added after issue.
- Available up to Table D. The policy may be issued but the rider declined.
- Rider is not commissionable.
- Will not include any Supplemental Term Insurance Rider on Primary Insured (PITR) in the Original Benefit Amount.

Lincoln LifeEnhance[®] Accelerated Benefits Rider (Rider form: LR-631/ICC15LR631)

Available with: *Lincoln VUL^{ONE}* (2014), *Lincoln AssetEdge[®] VUL* (2015), *Lincoln AssetEdge[®] Exec VUL* (2015)

The *Lincoln LifeEnhance* Accelerated Benefits Rider provides the assurance that the policy will pay a portion of the eligible death benefit upon the occurrence of one of the following qualifying events:

- The insured is diagnosed as being chronically ill; or
- The insured is diagnosed as terminally ill (life expectancy of 12 months or less).

To be considered chronically ill, the insured has been certified, within the preceding 12 months, by a Licensed Health Care Practitioner as:

1. Needing services set forth in Written Certification or Written Re-certification, specifying such services are likely to be needed for the rest of the insured's life; AND
2. Either:
 - Being unable to perform (without substantial assistance from another individual) at least 2 Activities or Daily Living* for a period of at least 90 days due to loss of functional capacity; **or**
 - Requiring substantial supervision from another individual to protect the insured from threats to health and safety due to severe cognitive impairment.

* Activities of daily living include: bathing, continence, dressing, eating, toileting and transferring.

In Connecticut there is an additional condition of eligibility that includes a six month waiting period. The Chronic Illness must have caused the Insured to be confined for at least six months in the Insured's place of residence or in an institution that provides necessary care or treatment of an injury, illness or loss of functional capacity, and for which it has been medically determined by a Physician that the Insured is expected to remain confined in such place of residence or institution until death.

In New York, the *Lincoln LifeEnhance[®]* Accelerated benefit Rider coordinates with other benefits and reimbursements due to the Insured's Chronic Illness. As a result, for any period when the Insured is Chronically Ill, the policy owner may receive reduced benefits or no benefits at all under this Rider depending on the amount of benefits and reimbursements from other sources (from insurance or otherwise) that apply for that period.

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Lincoln LifeEnhance[®] Accelerated Benefits Rider (Rider form: LR-631/ICC15LR631) (Continued)

	Chronic Illness	Terminal Illness
Maximum acceleration amount	Up to 100% of the gross death benefit at the time of the original acceleration claim.	The lesser of 50% of the gross death benefit or \$250,000
Payment method	<p>The gross death benefit is used to determine the Original Benefit Amount. Monthly benefit based on the lower of 2% of the Original Benefit Amount at the time of claim or the IRS per diem limit times the number of days in the month; or</p> <p>One-time lump sum multiplied by a discount factor which will terminate the policy upon payment. (Not available in NY).</p> <p>(In CA, one-time lump sum benefit payment option has been replaced with a client-selected lump sum benefit payment option ranging from a minimum amount to full acceleration).</p> <ul style="list-style-type: none"> • Minimum is lesser of 1) \$50,000; 2) 5% of the Original Benefit Amount; or 3) the balance of the Remaining Benefit Amount multiplied by the applicable discount factor. 	One time lump sum
Benefit payments for chronic illness and terminal illness may be concurrent.		

Issue Guidelines:

- Maximum issue amounts: Ages 20-69 up to \$5,000,000; Ages 70-80 up to \$2,000,000
- The rider may not be added after issue
- Available up to Table D. The policy may be issued but the rider declined.
- There is an additional charge for this rider.
- Rider is commissionable.
- Not available on Simplified Issue or Guaranteed Issue.
- Not allowed with any other Accelerated Benefits Rider.
- In CA, not available on AssetEdge/Exec VUL.

Lincoln LifeEnhance[®] Accelerated Benefits Rider (Rider form: ICC15ABR-7001/ABR-7001)

Available with: *Lincoln LifeGuarantee[®] UL (2013)*

The *Lincoln LifeEnhance* Accelerated Benefits Rider provides the assurance that the policy will pay a portion of the eligible death benefit upon the occurrence of one of the following qualifying events:

- The insured is diagnosed as being chronically ill; or
- The insured is diagnosed as terminally ill (life expectancy of 12 months or less).

The diagnosis of a terminal illness requires certification by a Licensed Health Care Practitioner (some states may require a Physician), that the Insured is Terminally Ill.

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**Lincoln LifeEnhance[®] Accelerated Benefits Rider (Rider form: ICC15ABR-7001/ABR-7001)
(Continued)**

To be considered chronically ill, the insured has been certified, within the preceding 12 months, by a Licensed Health Care Practitioner as:

1. Needing services set forth in Written Certification or Written Re-certification, specifying such services are likely to be needed for the rest of the insured's life; AND
2. Either:
 - Being unable to perform (without substantial assistance from another individual) at least 2 Activities or Daily Living* for a period of at least 90 days due to loss of functional capacity; or
 - Requiring substantial supervision from another individual to protect the insured from threats to health and safety due to severe cognitive impairment.

* Activities of daily living include: bathing, continence, dressing, eating, toileting and transferring.

In Connecticut there is an additional condition of eligibility that includes a six month waiting period. The Chronic Illness must have caused the Insured to be confined for at least six months in the Insured's place of residence or in an institution that provides necessary care or treatment of an injury, illness or loss of functional capacity, and for which it has been medically determined by a Physician that the Insured is expected to remain confined in such place of residence or institution until death.

	Chronic Illness	Terminal Illness
Maximum acceleration amount	Up to 100% of the gross death benefit at the time of the original acceleration claim.	The lesser of 50% of the gross death benefit or \$250,000
Payment method	The gross death benefit is used to determine the Original Benefit Amount. Monthly benefit based on the lower of 2% of the Original Benefit Amount at the time of claim or the IRS per diem limit times the number of days in the month; or One-time lump sum multiplied by a discount factor which will terminate the policy upon payment.	One time lump sum

Benefit payments for chronic illness and terminal illness may be concurrent.

Issue Guidelines:

- Maximum issue amounts: Ages 20-69 up to \$5,000,000; Ages 70-80 up to \$2,000,000
- The rider may not be added after issue
- Available up to Table D. The policy may be issued but the rider declined.
- There is an additional charge for this rider.
- Rider is commissionable.
- Not available on Simplified Issue or Guaranteed Issue.
- Not allowed with any other Accelerated Benefits Rider, Guaranteed Insurability Rider, Disability Waiver of Specified Premium Rider or Supplemental Term Insurance Rider.

Children's Term Insurance Rider (CTR): If the CTR terminates due to a one-time lump sum payment or the Remaining Benefit Amount is reduced to zero, the CTR benefit will be paid as paid-up insurance.

Lincoln LifeEnhance[®] Accelerated Benefits Rider (Rider form: ICC14ABR-7012/NY: ABR-7012N)

Available with: *Lincoln WealthPreserve[®] SIUL*

The *Lincoln LifeEnhance* Accelerated Benefits Rider provides the assurance that the policy will pay a portion of the eligible death benefit upon the occurrence of one of the following qualifying events:

Chronic Illness Qualifying Events:

- Both Insureds are certified as Chronically III;
- One Insured is certified as Terminally III and the other Insured is certified as Chronically III; or
- After the death of the first Insured to die, the surviving Insured is certified as Chronically III.

Terminal Illness Qualifying Events:

- Both Insureds are certified as Terminally III; or
- After the death of the first Insured to die, the surviving Insured is certified as Terminally III.

To be considered chronically ill, the insured has been certified, within the preceding 12 months, by a Licensed Health Care Practitioner as:

1. Needing services set forth in Written Certification or Written Re-certification, specifying such services are likely to be needed for the rest of the insured's life; AND
2. Either:
 - Being unable to perform (without substantial assistance from another individual) at least 2 Activities or Daily Living* for a period of at least 90 days due to loss of functional capacity; **or**
 - Requiring substantial supervision from another individual to protect the insured from threats to health and safety due to severe cognitive impairment.

* Activities of daily living include: bathing, continence, dressing, eating, toileting and transferring.

To be considered Terminally III, the insured must have been certified by a *Physician* to have a life expectancy of 12 months or less.

In Connecticut there is an additional condition of eligibility that includes a six month waiting period.

The Chronic Illness must have caused the Insured to be confined for at least six months in the Insured's place of residence or in an institution that provides necessary care or treatment of an injury, illness or loss of functional capacity, and for which it has been medically determined by a Physician that the Insured is expected to remain confined in such place of residence or institution until death.

In New York, the *Lincoln LifeEnhance[®] Accelerated benefit Rider coordinates with other benefits and reimbursements due to the Insured's Chronic Illness. As a result, for any period when the Insured is Chronically III, the policy owner may receive reduced benefits or no benefits at all under this Rider depending on the amount of benefits and reimbursements from other sources (from insurance or otherwise) that apply for that period.*

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Lincoln LifeEnhance[®] Accelerated Benefits Rider (Rider form: ICC14ABR-7012/NY: ABR-7012N)
(Continued)

	Chronic Illness	Terminal Illness
Maximum acceleration amount	Up to 100% of the gross death benefit at the time of the original acceleration claim.	The lesser of 50% of the gross death benefit or \$250,000. Only one Terminal Illness benefit will be paid regardless of the number of Terminal Illness Qualifying Events.
Payment method	The gross death benefit is used to determine the Original Benefit Amount. Monthly benefit based on the lower of 2% of the Original Benefit Amount* at the time of claim or the IRS per diem limit times the number of days in the month; or One-time lump sum multiplied by a discount factor which will terminate the policy upon payment. One-time lump sum not available in NY. *Does not include amounts payable under the Supplemental Survivorship Term Insurance Rider (Estate Protection Rider)	One time lump sum.

Benefit payments for chronic illness and terminal illness may be concurrent.

Issue Ages:	Older insured 20-80
Total Specified Amount:	\$5 million if older insured between ages 20-69 \$2 million if older insured between ages 70-80

Issue Guidelines:

- The rider may not be added after issue
- Available up to Table D on either or both insureds. The policy may be issued but the rider declined.
- Available with a flat extra up to \$5/1000 on either or both insureds.
- There is an additional charge for this rider.
- Rider is commissionable.
- Not available on Simplified Issue or Guaranteed Issue.
- Not allowed with any other Accelerated Benefits Rider.

If an accelerated benefit is received under this rider, the Extended No-Lapse Minimum Premium Rider will terminate.

If the policy includes the Supplemental Survivorship Term Insurance Rider (Estate Protection Rider), the rider will continue pursuant to the rider's "Termination" provision. The rider's death benefit will not be calculated as part of this rider's Original Benefit Amount and will not be included in the calculation of this rider's cost of insurance. If the deaths of both insureds occur while the rider and policy are in force, the Supplemental Survivorship Term Insurance Rider's death benefit will be paid subject to the rider's provisions.

Upon acceleration, the policy's "Change of Plan" provision (also known as the policy split option) will terminate.

Lincoln LifeEnhance[®] Accelerated Benefits Rider (Rider form: ABR-5762/NY: ABR-5762N)

Available with: *Lincoln LifeReserve[®] IUL Accumulator (2014)*

Lincoln LifeEnhance[®] Accelerated Benefits Rider (Rider form: ABR-7027/ICC15ABR-7027/NY: ABR-7027N)

Available with: *Lincoln WealthAdvantage[®] IUL, Lincoln WealthPreserve[®] IUL*

The *Lincoln LifeEnhance* Accelerated Benefits Rider provides the assurance that the policy will pay a portion of the eligible death benefit upon the occurrence of one of the following qualifying events:

- The insured is diagnosed as being chronically ill; or
- The insured is diagnosed as terminally ill (life expectancy of 12 months or less).

The diagnosis of a terminal illness requires certification by a Licensed Health Care Practitioner (some states may require a Physician), that the Insured is Terminally Ill.

To be considered chronically ill, the insured has been certified, within the preceding 12 months, by a Licensed Health Care Practitioner as:

1. Needing services set forth in Written Certification or Written Re-certification, specifying such services are likely to be needed for the rest of the insured's life; AND
2. Either:
 - Being unable to perform (without substantial assistance from another individual) at least 2 Activities or Daily Living* for a period of at least 90 days due to loss of functional capacity; or
 - Requiring substantial supervision from another individual to protect the insured from threats to health and safety due to severe cognitive impairment.

* Activities of daily living include: bathing, continence, dressing, eating, toileting and transferring.

In Connecticut there is an additional condition of eligibility that includes a six month waiting period. The Chronic Illness must have caused the Insured to be confined for at least six months in the Insured's place of residence or in an institution that provides necessary care or treatment of an injury, illness or loss of functional capacity, and for which it has been medically determined by a Physician that the Insured is expected to remain confined in such place of residence or institution until death.

In New York, the *Lincoln LifeEnhance[®] Accelerated Benefits Rider* coordinates with other benefits and reimbursements due to the Insured's Chronic Illness. As a result, for any period when the Insured is Chronically Ill, the policy owner may receive reduced benefits or no benefits at all under this Rider depending on the amount of benefits and reimbursements from other sources (from insurance or otherwise) that apply for that period.

	Chronic Illness	Terminal Illness
Maximum acceleration amount	Up to 100% of the gross death benefit* at the time of the original acceleration claim.	The lesser of 50% of the gross death benefit* or \$250,000
	*Includes any in force Supplemental Term Insurance Rider on Primary Insured (PITR). If the PITR terminates during acceleration, it will not be payable upon the death of the Insured, however it will remain as part of the Remaining Benefit Amount. Supplemental Term Insurance Rider on Primary Insured (PITR) not available with LEABR in NY.	
Payment method	The gross death benefit is used to determine the Original Benefit Amount. Monthly benefit based on the lower of 2% of the Original Benefit Amount at the time of claim or the IRS per diem limit times the number of days in the month; or One-time lump sum multiplied by a discount factor which will terminate the policy upon payment. One-time lump sum not available in NY.	One time lump sum

Benefit payments for chronic illness and terminal illness may be concurrent.

(Continued)

Lincoln LifeEnhance[®] Accelerated Benefits Rider (Rider form: ABR-5762/NY: ABR-5762N; ABR-7027/ICC15ABR-7027/NY: ABR-7027N)(Continued)

Issue Guidelines:

- Maximum issue amounts: Ages 20-69 up to \$5,000,000; Ages 70-80 up to \$2,000,000
- The rider may not be added after issue
- Available up to Table D. The policy may be issued but the rider declined.
- There is an additional charge for this rider.
- Rider is commissionable.
- Not available on Simplified Issue or Guaranteed Issue.
- Not allowed with any other Accelerated Benefits Rider.
- Supplemental Term Insurance Rider on Primary Insured is not available with Lincoln LifeEnhance[®] Accelerated Benefits Rider in NY.

If the Supplemental Term Insurance Rider on Primary Insured (PITR) is attached to the policy and is still in force at the time of acceleration, the death benefit of the PITR will be included in the calculation of the Original Benefit Amount.

The 10-Year Minimum Premium (NLG) Provision will terminate once acceleration begins.

Children's Term Insurance Rider (CTR): If the CTR terminates due to a one-time lump sum payment or the Remaining Benefit Amount is reduced to zero, the CTR benefit will be paid as paid-up insurance.

Accelerated Death Benefit Rider (with Critical Illness Coverage) (Rider form: ABR-5645)

Available with: Lincoln VUL^{ONE} (2014), Lincoln AssetEdge[®] VUL (2015), Lincoln AssetEdge[®] Exec VUL (2015)

The Accelerated Benefits Rider provides the assurance that the policy will pay a portion of the death benefit upon the occurrence of one of the three qualifying events. They include:

- The occurrence of a specified critical illness or condition,
- Being permanently confined to a nursing home, and
- Being diagnosed as terminally ill (life expectancy of 12 months or less).

This benefit will be treated as a lien against the policy and as such, will accrue interest. In order to exercise the benefit, there must be sufficient surrender value to cover costs for five years.

Maximum acceleration amount:

- 5% Critical Illness
- 40% Nursing Home
- 50% Terminal Illness

Maximum payable for one of the following critical illnesses:

- Heart attack
- Stroke
- Life-threatening cancer
- End-stage renal failure
- Major organ transplant
- Permanent paralysis
- Alzheimer's disease

- Lesser of:
- \$25,000 or
 - 5% of the death benefit

Maximum cumulative benefit for nursing home, terminal illness and critical illness combined is \$250,000.

(Continued)

**Accelerated Death Benefit Rider (with Critical Illness Coverage) (Rider form: ABR-5645)
(Continued)**

Issue Guidelines:

- The rider may not be added after issue.
- Available with Full Underwriting, Simplified Issue or Guaranteed Issue.
- Available on cases rated up to Table D.
- A policy may only have one accelerated benefits rider at a time.
- There is a one-time charge at the time of acceleration.
- There is no charge if the rider is never exercised.
- Not available in New York.

Accelerated Benefits Rider (with Critical Illness Coverage) (Rider form: J-387)

Available with: *Lincoln LifeCurrent*[®] UL, *Lincoln LifeGuarantee*[®] UL (2013), *Lincoln LifeGuarantee*[®] UL (2012), *Lincoln LifeReserve*[®] UL (2009), *Lincoln LifeReserve*[®] IUL Accumulator (2014), *Lincoln WealthAdvantage*[®] IUL, *Lincoln Conversion*SM UL, *Lincoln WealthPreserve*[®] IUL

The Accelerated Benefits Rider with Critical Illness Coverage pays a portion of the death benefit if one or more of the following occurs:

1. the insured is diagnosed with a specified critical illness or condition;
2. the insured is permanently confined to a nursing home; or
3. the insured is diagnosed as terminally ill (life expectancy of 6 months or less).

This benefit will be treated as a lien against the policy and as such, will accrue interest. In order to exercise the benefit, there must be sufficient surrender value to cover costs for five years.

Issue Ages:	Same as base policy
Issue Amount:	Same as for base policy. Minimum policy amount is \$50,000.
Maximum payable for one of the following Critical Illnesses: <ul style="list-style-type: none"> • Heart attack • Stroke • Life-threatening cancer • End-stage renal failure • Major organ transplant • Permanent paralysis • Alzheimer’s disease 	<ul style="list-style-type: none"> • 50% for terminal illness • 40% for nursing home confinement • lesser of 5% or \$25,000 for critical illness

Maximum cumulative benefit for nursing home, terminal illness and critical illness combined is \$250,000

Issue Guidelines:

- This rider may not be added after issue.
- Available on cases rated up to Table D.
- There is a one-time charge at the time of acceleration.
- There is no charge if the rider is never exercised.
- A policy may only have one accelerated benefits rider at a time.
- Available with full underwriting or simplified issue.
- Rider is not commissionable.

Not available in New York.

Accelerated Benefit Rider (Rider form: R879/NY: R879U (07))

Available with: *Lincoln LifeElements® Term (2017), Lincoln LifeElements® Term (2014), Lincoln TermAccel®, Lincoln LifeElements® Term with Conversion Products Enhancement*

The Accelerated Benefit Rider allows the policyholder to request a portion of the death benefit if the insured is diagnosed as terminally ill with a life expectancy of less than 6 months.

This benefit will be treated as a lien against the policy and as such, will accrue interest. In order to exercise the benefit, there must be sufficient surrender value to cover costs for five years.

Issue Age and Amount:	Same as for base policy.
Maximum Benefit Amount:	50% of the death benefit subject to a maximum benefit of \$250,000 on all policies per insured with Lincoln.
Benefit amount:	An actuarial discount will be deducted which reflects the early payment of amounts held under the policy. It will be based on an annual interest rate declared by us and cost of insurance rates in effect as of the date of the claim. The maximum interest rate will be the greater of the 90 day T-bill or the max statutory adjustable policy loan interest rate in effect.

Issue Guidelines:

- This rider may be added after issue.
- There is a one-time charge at the time of acceleration.
- There is no charge if the rider is never exercised.
- A policy may only have one accelerated benefits rider at a time.
- Rider is not commissionable.

Accelerated Benefits Rider (without critical illness) (Rider form: J-388/NY: N-5680)

Available with: *Lincoln LifeCurrent® UL, Lincoln LifeGuarantee® UL (2013), Lincoln LifeGuarantee® UL (2012), Lincoln LifeReserve® UL (2009), Lincoln LifeReserve® IUL Accumulator (2014), Lincoln WealthAdvantage® IUL, Lincoln ConversionSM UL, Lincoln WealthPreserve® IUL*

The Accelerated Benefits Rider pays a portion of the death benefit if one of the following occurs:

1. the insured is permanently confined to a nursing home; or
2. the insured is diagnosed as terminally ill (life expectancy of 6 months or less).

This benefit will be treated as a lien against the policy and as such, will accrue interest. In order to exercise the benefit, there must be sufficient surrender value to cover costs for five years.

Issue Ages:	Same as for base policy
Issue Amount:	Same as for base policy. Minimum policy amount is \$50,000.
Maximum Benefit Amount:	<ul style="list-style-type: none">• 50% for terminal illness• 40% for nursing home confinement

Maximum cumulative accelerated benefit available on all policies per insured with Lincoln is \$250,000.

(Continued)

Accelerated Benefits Rider (without critical illness) (Rider form: J-388/NY: N-5680) (Continued)

Issue Guidelines:

- This rider may be added after issue.
- There is a one-time charge at the time of acceleration.
- There is no charge if the rider is never used.
- Rider is not commissionable.
- Available with full underwriting, simplified issue or guaranteed issue.
- A policy may only have one accelerated benefits rider at a time.

In New York, benefits are for terminal illness only.

Accelerated Death Benefit Rider (without critical illness coverage (Rider form: ABR-5650)

Available with: *Lincoln VUL^{ONE}* (2014), *Lincoln AssetEdge[®]* VUL (2015), *Lincoln AssetEdge[®]* Exec VUL (2015)

The Accelerated Benefits Rider provides the assurance that the policy will pay a portion of the death benefit upon the occurrence of one of two qualifying events. They include:

- Being permanently confined to a nursing home, or
- Being diagnosed as terminally ill (life expectancy of 12 months or less).

This benefit will be treated as a lien against the policy and as such, will accrue interest. In order to exercise the benefit, there must be sufficient surrender value to cover costs for five years.

Issue Age and Amount:

Same as for base policy.

Maximum Benefit Amount:

- 50% for terminal illness
- 40% for nursing home confinement

Maximum cumulative accelerated benefit available on all policies per insured with Lincoln is \$250,000.

Issue Guidelines:

- This rider may be added after issue.
- Available with Full Underwriting, Simplified Issue or Guaranteed Issue.
- Available on policies rated Table D and higher.
- A policy may only have one accelerated benefits rider at a time.
- There is a one-time charge at the time of acceleration.
- There is no charge if the rider is never exercised.
- Rider is not commissionable.

Not available in New York.

Accelerated Benefits Rider (With No First Death Benefit)(Rider form: J-390/NY: N5688)

Available with: *Lincoln LifeGuarantee*® SUL (2013), *Lincoln LifeGuarantee*® SUL (2012), *Lincoln WealthPreserve*® SIUL

This rider pays a benefit upon the occurrence to the survivor of any one or more of two qualifying events:

1. Being permanently confined to a nursing home; or
2. Being diagnosed as terminally ill (life expectancy of 6 months or less).

This benefit will be treated as a lien against the policy and as such, will accrue interest. In order to exercise the benefit, there must be sufficient surrender value to cover costs for five years.

Issue Age and Amount:

Same as for base policy.

Maximum Benefit Amount:

- 50% for terminal illness
- 40% for nursing home confinement

Maximum cumulative accelerated benefit available on all policies per insured with Lincoln is \$250,000.

Please note that there is no ABR benefit payable prior to or at the first death. Once the first death occurs, the surviving insured is then eligible for the rider benefits.

Issue Guidelines:

- This rider may be added after issue.
- There is a one-time charge at the time of acceleration.
- There is no charge if the rider is never exercised.
- Rider is not commissionable.
- Not allowed with any other Accelerated Benefits Rider.

In New York, benefits are for Terminal Illness only.

Accelerated Benefits Rider (With First Death Benefit)(Rider form: J-389)

Available with: *Lincoln LifeGuarantee*® SUL (2013), *Lincoln LifeGuarantee*® SUL (2012), *Lincoln WealthPreserve*® SIUL

The rider pays a benefit at the first death of up to 5% of the base policy death benefit, with a maximum of \$25,000.

After the first death, the survivor is then eligible for the other rider benefits if any one or more of three qualifying events including:

1. The occurrence of a specified critical illness or condition;
2. Being permanently confined to a nursing home; or
3. Being diagnosed as terminally ill (life expectancy of 6 months or less).

This benefit will be treated as a lien against the policy and as such, will accrue interest. In order to exercise the benefit, there must be sufficient surrender value to cover costs for five years.

Issue Ages:

Same as for base policy

Maximum Cumulative Benefit Amount:

- 5% for critical illness or \$25,000, whichever is less
- 40% for nursing home confinement
- 50% for terminal illness
- The maximum cumulative accelerated benefit is \$250,000.

(Continued)

Accelerated Benefits Rider (With First Death Benefit)(Rider form: J-389) (Continued)

Issue Guidelines:

- This rider may not be added after issue.
- Available on policies where neither insured is rated higher than Table D and there is less than 20 years difference in the insureds' ages.
- There is a one-time charge at the time of acceleration.
- There is no charge if the rider is never exercised.
- Rider is not commissionable.
- Not allowed with any other Accelerated Benefits Rider.

Not available in New York.

Disability Waiver of Monthly Deductions Benefit Rider (Rider form: J-371/NY: N-5675)

Available with: *Lincoln LifeCurrent*[®] UL, *Lincoln LifeGuarantee*[®] UL (2013), *Lincoln LifeGuarantee*[®] UL (2012), *Lincoln LifeReserve*[®] UL (2009), *Lincoln LifeReserve*[®] IUL Accumulator (2014), *Lincoln WealthAdvantage*[®] IUL, *Lincoln WealthPreserve*[®] IUL

The Disability Waiver of Monthly Deductions Benefit Rider, available at an additional cost, waives the cost of insurance, monthly expense charges and rider charges if the insured becomes disabled, satisfies the six-month elimination period and remains totally disabled.

Total Disability is defined as:

- 1) The inability of the insured, because of bodily injury or disease, to engage in an occupation or business:
 - a) During the first 24 months of total disability, "occupation or business" means the insured's regular occupation or business at the time the disability began.
 - b) After the first 24 months of total disability, "occupation or business" means any occupation or business for which the insured is or becomes reasonably suited by education, training or experience.
- 2) The total loss of sight of both eyes, or the use of both hands, the use of both feet, or the use of one hand and one foot.

Issue Ages:	0-60 (18-60 in New York)
Maximum Issue Amount:	Based on maximum \$5,000,000 base specified amount including any Supplemental Term Insurance Rider on Primary Insured . If an increase to the base brings it higher than \$5,000,000, the rider is no longer allowed.
Benefit:	
For disabilities commencing after age 5 but before age 56:	Benefits will continue as long as the insured remains disabled.
For disabilities commencing between ages 56-64:	Benefits will continue for 15 years, as long as the insured remains disabled.

(Continued)

**Disability Waiver of Monthly Deductions Benefit Rider (Rider form: J-371/NY: N-5675)
(Continued)**

Issue Guidelines:

- This rider may be added after issue with underwriting.
- The rider terminates at the earlier of age 65 or termination of the base policy.
- Rates are at attained age and are annually increasing.
- Available on policies rated up to Table D.
- Rider may be commissionable.
- May not have both the Waiver of Monthly Deduction and the Waiver of Specified Premium Rider on same policy.
- Available with full underwriting only.

Disability Waiver of Monthly Deductions Benefit Rider (Rider form: LR436)

Available with: *Lincoln VUL^{ONE}* (2014), *Lincoln AssetEdge[®] VUL* (2015), *Lincoln AssetEdge[®] Exec VUL* (2015)

The Disability Waiver of Monthly Deductions Benefit Rider (WMD), available at an additional cost, waives the cost of insurance, monthly expense charges and rider charges if the insured becomes disabled, satisfies the six-month elimination period and remains totally disabled. It also waives the Coverage Protection Guarantee charges.

Issue Ages:	20-60
Maximum Issue Amount:	Based on maximum \$5,000,000 base specified amount. If an increase to the base brings it higher than \$5,000,000, the rider is no longer allowed.
Coverage Period: For disabilities commencing prior to the covered insured's age 56:	Benefits will continue until the insured recovers or dies.
For disabilities commencing between the covered insured's age 56 and 65:	Benefits will continue for 15 years, as long as the insured remains disabled.

Issue Guidelines:

- This rider may be added after issue with underwriting.
- Rates are at attained age and are annually increasing.
- The addition of other riders will increase the cost of this rider.
- Available up to Table D rating.
- May not have both the Waiver of Monthly Deduction and the Waiver of Specified Premium Rider on same policy.
- Available with full underwriting only.
- The rider is commissionable.

Disability Waiver of Monthly Deductions Benefit Rider (Rider form: J-376)

Available with: *Lincoln LifeGuarantee*® SUL (2013), *Lincoln LifeGuarantee*® SUL (2012)

The Disability Waiver of Monthly Deductions Benefit Rider (WMD), available at an additional cost, waives the cost of insurance, monthly expense charges and rider charges if the insured becomes disabled, satisfies the six-month elimination period and remains totally disabled. It also waives the Coverage Protection Guarantee charges.

Issue Ages:	20-60 The rider is issued individually to either one or both insureds.
Maximum Issue Amount:	Based on maximum \$5,000,000 base specified amount. If an increase to the base brings it higher than \$5,000,000, the rider is no longer allowed.
Coverage Period: For disabilities commencing prior to the covered insured's age 56:	Benefits will continue until the insured recovers or dies.
For disabilities commencing between the covered insured's age 56 and 65:	Benefits will continue for 15 years, as long as the insured remains disabled.

Issue Guidelines:

- This rider may be added after issue with underwriting.
- Rates are at attained age and are annually increasing.
- The addition of other riders will increase the cost of this rider.
- Available up to Table D rating.
- May not have both the Waiver of Monthly Deduction and the Waiver of Specified Premium Rider on same policy.
- The rider is commissionable.

Waiver of Premium Benefit Rider (Rider form: WP-5765/NY: WP-5765.29)

Available with: *Lincoln LifeElements*® Level Term (2017), *Lincoln LifeElements*® Level Term (2014), *Lincoln TermAccel*® Level Term, *Lincoln LifeElements*® Term with Conversion Products Enhancement

Available at an additional cost, the Waiver of Premium Benefit Rider will waive payment of premiums if the insured becomes totally disabled.

Issue Ages:	18-59
Maximum Issue Amount:	Not to exceed \$5,000,000
Coverage:	To attained age 65, termination of the base policy or upon request of the policy owner.
Date of Disability:	Must begin after insured's 5 th birthday and before policy anniversary nearest insured's 65 th birthday. If disability begins on or after the policy anniversary nearest the insured's 60 th birthday, Lincoln will waive only those premiums which become due while disabled and before the policy anniversary nearest the insured's 70 th birthday.

(Continued)

Waiver of Premium Benefit Rider (Rider form: WP-5765/NY: WP-5765.29) (Continued)

Definition of Disability:	<p>The insured will be deemed totally disabled if all of the following occur:</p> <ul style="list-style-type: none">• Disability lasts for 4 months• Disability is caused by disease or accidental bodily injury• The insured is unable to do any of the duties of his/her regular job and is not engaged in any other job.• After 60 months, the insured is totally disabled if unable to perform the duties of any job for which they are reasonably suited by education, training or experience.
Presumptive Disability:	<p>The insured is presumed to be totally disabled if there is the total and irrecoverable loss of:</p> <ul style="list-style-type: none">• Sight of both eyes, or• Use of both hands or feet, or• Use of one hand and one foot. <p>The 4 month elimination period does not apply to presumptive disabilities.</p>
Exclusions:	<ul style="list-style-type: none">• Loss resulting from attempted suicide, whether sane or insane.• Self-inflicted injuries, whether sane or insane.
Conversion:	<ul style="list-style-type: none">• The waiver rider offered for term conversions and the issue guidelines will be based on current guidelines and are subject to change.• The disability waiver benefit will be made available to the insured without regard to the disability status at the time of conversion. If the insured is on disability claim at the time of conversion, has an approved claim under this rider and has met the issue guidelines, premiums or monthly deductions for the new policy will be waived according to the specifications of the waiver rider offered for term conversions as if the Rider had been in force at the start of disability.

Issue Guidelines:

- This rider cannot be added after issue.
- May be rated differently than the base policy.
- Only allowed if insured is rated Table D or better.
- The rider is commissionable.

Disability Waiver of Specified Premium Rider (Rider form: J-377)

Available with: *Lincoln LifeGuarantee*® SUL (2013), *Lincoln LifeGuarantee*® SUL (2012)

The Disability Waiver of Specified Premium Rider, available at an additional cost, will deposit the monthly specified premium for both the policy and the Coverage Protection Guarantee into the policy if the covered insured becomes totally disabled, satisfies a six-month elimination period and remains totally disabled. The monthly specified premiums that were not deposited during the elimination period will be deposited once the elimination period is satisfied.

Issue Ages:	20-60
Minimum Issue Amount (based on specified monthly premium):	\$25 per covered insured. The rider is issued individually to either one or both insureds.
Combined Maximum Issue Amount:	The lesser of: 1. \$3000 or 2. 1/12 the 7702 guideline level premium for the contract.
Coverage Period: For disabilities commencing prior to the covered insured's age 56:	The monthly specified premium will be deposited into the policy as long as the insured remains disabled.
For disabilities commencing between the covered insured's age 56 and 65:	The monthly specified premium will be deposited into the policy as long as the insured remains disabled, up to a maximum period of 15 years.

Issue Guidelines:

- The rider may be added after issue with underwriting.
- Increases are allowed after issue subject to additional underwriting.
- Available up to Table D rating.
- Rates are based on attained age and are increasing.
- May not have both the Waiver of Monthly Deduction and the Waiver of Specified Premium Rider on same policy.
- The rider is commissionable.

Disability Waiver of Specified Premium Rider (Rider form: J-372/NY: N-5676)

Available with: *Lincoln LifeCurrent*® UL, *Lincoln LifeGuarantee*® UL (2013), *Lincoln LifeGuarantee*® UL (2012), *Lincoln LifeReserve*® UL (2009), *Lincoln LifeReserve*® IUL Accumulator (2014), *Lincoln WealthAdvantage*® IUL

The Disability Waiver of Specified Premium Rider, available at an additional cost, will deposit the monthly specified premium into the policy if the insured becomes totally disabled, satisfies a six-month elimination period and remains totally disabled. The monthly specified premiums that were not deposited during the elimination period will be deposited once the elimination period is satisfied.

(Continued)

Disability Waiver of Specified Premium Rider (Rider form: J-372/NY: N-5676) (Continued)

Total Disability is defined as:

- 1) The inability of the insured, because of bodily injury or disease, to engage in an occupation or business:
 - a) During the first 24 months of total disability, “occupation or business” means the insured’s regular occupation or business at the time the disability began.
 - b) After the first 24 months of total disability, “occupation or business” means any occupation or business for which the insured is or becomes reasonably suited by education, training or experience.
- 2) The total loss of sight of both eyes, or the use of both hands, the use of both feet, or the use of one hand and one foot.

Issue Ages:	18-60
Minimum Issue Amount (based on specified monthly premium):	\$25
Maximum Issue Amount:	The lesser of 1. \$3000 or 2. 1/12 the 7702 guideline level premium for the contract.
Amount of Deposit:	
For disabilities commencing after age 5 but before age 56:	The monthly specified premium will be deposited into the policy as long as the insured remains disabled.
For disabilities commencing on or after age 56:	The monthly specified premium will be deposited into the policy as long as the insured remains disabled, up to a maximum period of 15 years.

Issue Guidelines:

- The rider may be added after issue with underwriting.
- Increases are allowed after issue subject to additional underwriting.
- Available up to Table D rating.
- Rates are based on attained age and are increasing.
- May not have both the Waiver of Monthly Deduction and the Waiver of Specified Premium Rider on same policy.
- The rider is commissionable.
- Available with full underwriting only.

Need: Additional term protection

Supplemental Term Insurance Rider on Primary Insured (Rider form: J-5752/ NY: J-5752N-10, J-5752N-15, J-5752N-20)

Available with: *Lincoln LifeReserve*® IUL Accumulator (2014), *Lincoln WealthAdvantage*® IUL

The Supplemental Term Insurance Rider on Primary Insured, available at an additional cost, provides level term insurance on the base insured, which may be converted to permanent coverage. There are three level term periods available: 10 years, 15 years and 20 years.

Issue Ages (vary by plan):	10-year plan: 18-70 15-year plan: 18-65 20-year plan: 18-60
Minimum Issue Amount:	\$100,000
Maximum Issue Amount:	Lesser of 4 times the base policy specified amount or \$1,000,000
Charges:	Rates are banded into two classes: <ul style="list-style-type: none"> • \$100,000-\$249,999 • \$250,000-\$1,000,000

Issue Guidelines:

- May not be added after issue.
- The underwriting class, Table rating and flat extra rating of the base policy will be applied to this rider.
- Table Reduction Program will not be available on the base policy or the rider if the Supplemental Term Insurance Rider on Primary Insured is elected.
- The rider coverage may be converted to either an increase in permanent coverage or to a new policy without evidence of insurability within the earlier of the end of the level term or age 70. See term conversion guidelines for products available for conversion.
- The rider is commissionable.
- The conversion is commissionable.
- Conversion of this rider is not eligible for the Table Reduction Program.
- Available with full underwriting only.

Supplemental Term Insurance Rider on Primary Insured (Rider form: ICC17PITR-7037/ PITR-7037) Available with: *Lincoln WealthPreserve*® IUL

The Supplemental Term Insurance Rider on Primary Insured, available at an additional cost, provides level term insurance on the base insured, which may be converted to permanent coverage. There are three level term periods available: 10 years, 15 years and 20 years.

Issue Ages (vary by plan):	10-year plan: 18-69 15-year plan: 18-59 20-year plan: 18-49
Minimum Issue Amount:	\$100,000
Maximum Issue Amount:	Lesser of 4 times the base policy specified amount or \$1,000,000
Charges:	Rates are banded into two classes: <ul style="list-style-type: none"> • \$100,000-\$249,999 • \$250,000-\$1,000,000

(Continued)

**Supplemental Term Insurance Rider on Primary Insured (Rider form: ICC17PITR-7037/
PITR-7037)(Continued)**

Conversion Options:

1. In the first seven (7) Policy Year(s), you have the option to either: a) increase the Policy's Specified Amount by the amount of the Rider's Death Benefit; or b) convert the Rider's Death Benefit to any single life individual flexible premium adjustable or single life individual flexible premium variable life insurance policy offered for sale by us at the time of conversion or any other policy made available by us for the purpose of conversion on the date of conversion, subject to the Conversion Product Limitations.
2. Beginning in the eighth (8th) Policy Year and for the remainder of the Conversion Period, you have the option to convert the Rider's Death Benefit to any single life individual permanent life insurance policy made available by us for the purpose of conversion on the date of conversion.

Conversion Product Limitations:

During the entire Conversion Period, you cannot convert to a policy without surrender charges, or with riders and/or benefits that waive surrender charges or that enhance surrender values, or a policy that includes riders and/or benefits that provide optional long-term care coverage. Also, the policy to which you convert must be one that would otherwise require full underwriting and cannot be a policy that is primarily sold as part of a corporate-owned or corporate sponsored program or benefit plan. The policy to which you convert must be a policy that we make generally available and which we otherwise distribute through licensed agents.

Issue Guidelines:

- May not be added after issue.
- The underwriting class, Table rating and flat extra rating of the base policy will be applied to this rider.
- Table Reduction Program will not be available on the base policy or the rider if the Supplemental Term Insurance Rider on Primary Insured is elected.
- The rider is commissionable.
- The conversion period is the earlier of the end of the level term or Attained Age 70.
- The conversion is commissionable.
- Conversion of this rider is not eligible for the Table Reduction Program.
- Available with full underwriting only.

Supplemental Term Insurance Rider on Other Insured (Rider form: J-5753/ NY: J-5753-10, J-5753-15, J-5753-20)

Available with: *Lincoln LifeReserve*® IUL Accumulator (2014), *Lincoln WealthAdvantage*® IUL

The Supplemental Term Insurance Rider on Other Insured, available at an additional cost, provides level term insurance on the spouse of the base policy insured or another individual, which may be converted to base coverage. There are three level term periods available: 10 years, 15 years and 20 years.

Issue Ages (vary by plan):	<ul style="list-style-type: none">• 10-year plan: 18-70; no limit on age of base insured.• 15-year plan: 18-65; maximum age of base insured is 85• 20-year plan: 18-60; maximum age of base insured is 80
Minimum Issue Amount:	\$100,000
Maximum Issue Amount:	Lesser of the specified amount of the base policy plus Term Insurance Rider or \$500,000

Issue Guidelines:

- May be added after issue.
- Available up to Table F.
- The rider may have a separate Flat Extra rating from the base policy up to \$50.
- The specified amount of the rider may not be increased or decreased after issue.
- Table Reduction Program will not be available on the base policy or the rider if the Supplemental Term Insurance Rider on Primary Insured is elected.
- The rider coverage may be converted to either an increase in permanent coverage or to a new policy without evidence of insurability within the earlier of the end of the level term or age 70. See term conversion guidelines for products available for conversion.
- The rider is commissionable.
- The conversion is commissionable.
- Conversion of this rider is not eligible for the Table Reduction Program.
- Available with full underwriting only.

Supplemental Term Insurance Rider on Other Insured (Rider form: ICC17OITR-7038/OITR-7038)

Available with: *Lincoln WealthPreserve*® IUL

The Supplemental Term Insurance Rider on Other Insured, available at an additional cost, provides level term insurance on the spouse of the base policy insured or another individual, which may be converted to base coverage. There are three level term periods available: 10 years, 15 years and 20 years.

Issue Ages (vary by plan):	<ul style="list-style-type: none">• 10-year plan: 18-69; no limit on age of base insured.• 15-year plan: 18-59; maximum age of base insured is 85• 20-year plan: 18-49; maximum age of base insured is 80
Minimum Issue Amount:	\$100,000
Maximum Issue Amount:	Lesser of the specified amount of the base policy plus Term Insurance Rider or \$500,000
Conversion Options:	<ol style="list-style-type: none">1. In the first seven (7) Policy Year(s), you have the option to convert the Rider's Death Benefit to any single life individual flexible premium adjustable or single life individual flexible premium variable life insurance policy offered for sale by us at the time of conversion or any other policy made available by us for the purpose of conversion on the date of conversion, subject to the Conversion Product Limitations.2. Beginning in the eighth (8th) Policy Year and for the remainder of the Conversion Period, you have the option to convert the Rider's Death Benefit to any single life individual permanent life insurance policy made available by us for the purpose of conversion on the date of conversion.
Conversion Product Limitations:	During the entire Conversion Period, you cannot convert to a policy without surrender charges, or with riders and/or benefits that waive surrender charges or that enhance surrender values, or a policy that includes riders and/or benefits that provide optional long-term care coverage. Also, the policy to which you convert must be one that would otherwise require full underwriting and cannot be a policy that is primarily sold as part of a corporate-owned or corporate sponsored program or benefit plan. The policy to which you convert must be a policy that we make generally available and which we otherwise distribute through licensed agents.

Issue Guidelines:

- May be added after issue.
- Available up to Table F.
- The rider may have a separate Flat Extra rating from the base policy up to \$50.
- The specified amount of the rider may not be increased or decreased after issue.
- Table Reduction Program will not be available on the base policy or the rider if the Supplemental Term Insurance Rider on Primary Insured is elected.
- The rider is commissionable.
- The conversion is commissionable.
- The conversion period is the earlier of the end of the level term or Attained Age 70.
- Conversion of this rider is not eligible for the Table Reduction Program.
- Available with full underwriting only.

Children's Term Rider (Rider form: CTR-5613/NY: CTR-5613NY)

Available with: *Lincoln LifeCurrent*® UL, *Lincoln LifeGuarantee*® UL (2013), *Lincoln LifeGuarantee*® UL (2012), *Lincoln LifeReserve*® UL (2009), *Lincoln LifeReserve*® IUL Accumulator (2014), *Lincoln WealthAdvantage*® IUL

Children's Term Rider (Rider form: CTR-7036/ICC17CTR-7036)

Available with: *Lincoln WealthPreserve*® IUL

The Children's Term Rider, available at an additional cost, provides level term insurance for each child of the insured. The child would remain insured until the earlier of the policy anniversary nearest the child's 25th birthday or until the insured reaches age 65. The term rider may be converted to an available permanent policy of up to \$5000 per unit, but not less than the minimum on the new plan, up to the child's 25th birthday. If the insured dies, the rider coverage becomes a fully-paid up policy with an account value.

Issue Ages:	Base policy insured: 18-50 Each child: 0 (15 days old)-17
Minimum:	\$1000
Maximum:	Up to 10 units of \$1000 each or \$10,000

Issue Guidelines:

- The rider may be added to the policy after issue.
- The rider is commissionable.
- Available with full underwriting only.

Children's Level Term Insurance Benefit Rider (Rider form: CTR-5670/NY: CTR-5670.29)

Available with: *Lincoln LifeElements*® Level Term (2017), *Lincoln LifeElements*® Level Term (2014), *Lincoln TermAccel*® Level Term, *Lincoln LifeElements*® Term with Conversion Products Enhancement

This rider, available at an additional cost, provides level term coverage for all children of the base policy insured until the policy anniversary on or after the child's 25th birthday. The rider will expire on the earlier of the youngest child's age 25 or the policy insured's age 65.

Issue Ages:	Base policy insured: 18-55 Each child: 15 days old - age 18
Minimum:	One unit of \$1000
Maximum:	Up to 15 units of \$1000 each or \$15,000

If the policy insured dies before the expiration of this benefit, any term insurance then in force on an insured child will continue in force until it expires. Premiums are no longer required. The paid up insurance will be a new policy on the life of each insured child.

At the expiration date of the term insurance, the rider can be converted at the attained age of the child (Standard Tobacco rates), without evidence of insurability to any plan that the company makes available for conversion at the time of conversion. The face amount of the new policy will be at least equal to the amount of the child benefit and not more than 5 times the child benefit.

Issue Guidelines:

- The rider may be added or increased after issue with additional underwriting.
- Company approval will be required for any additional benefits or riders.
- The rider is commissionable.

Supplemental Survivorship Term Insurance Rider (also known as Estate Protection Rider)(Rider form: J-5666)

Available with: *Lincoln LifeGuarantee*® SUL (2013), *Lincoln LifeGuarantee*® SUL (2012), *Lincoln WealthPreserve*® SIUL

This rider, available at an additional cost, protects the policy proceeds if an irrevocable trust is not established prior to policy issue and both insureds die in the first four policy years. The rider covers this risk by providing additional term insurance death benefit. This benefit will offset the effect of applicable estate taxes on the total policy proceeds, keeping the intended policy benefit intact.

Issue Ages:	Same as base policy. Not allowed if younger insured is age 76 or older.
Minimum Issue Amount:	\$250,000
Maximum Issue Amount:	123% of the base policy initial specified amount
Monthly Charge:	Same as the base policy COI x the Estate Protection Rider specified amount

Issue Guidelines:

- May not be added after issue.
- Increases and decreases to the rider post-issue are not allowed.
- It is not convertible to permanent insurance.
- The rider is commissionable.

Not available in New York.

Survivorship Supplemental Term Insurance Rider (Estate Protection Rider)(Rider form: LR628)

Available with: *Lincoln SVUL*^{ONE} (2016), *Lincoln SVUL*^{ONE} (2013)

The Estate Protection Rider (EPR), available at an additional cost, provides term insurance for four years after policy issue. The purpose of the rider is protection against the policy being included in the estate if both insureds die during the first three policy years and an irrevocable trust was not set up prior to policy issue. The death benefit proceeds payable under the ONE Rider include any death benefit payable under the EPR.

Issue Ages/Classes:	Same classes as base policy. Not allowed if younger insured is age 76 or older.
Minimum Issue Amount:	\$250,000
Maximum Issue Amount:	123% of the base policy initial specified amount
Monthly Charge:	Same as the base policy COI x the Estate Protection Rider specified amount. Also part of the ONE Rider NLV and RAV monthly deduction.

Issue Guidelines:

- May not be added after issue.
- Increases and decreases to the rider post-issue are not allowed.
- It is not convertible to permanent insurance.
- The rider is commissionable.

Supplemental Coverage Rider (Rider form: J-5758)

Available with: *Lincoln LifeReserve*® UL (2009)

The Supplemental Coverage Rider (SCR) allows the policy owner to add a layer of cost-effective term insurance which expires at the insured's Attained Age 100.

Issue Ages:	Same as base policy.
Minimum Issue Amount:	\$25,000
Maximum Issue Amount:	Base specified amount must be at least 20% of the combined base specified amount and SCR, subject to underwriting limits
Coverage Period:	Age 100

Issue Guidelines:

- This rider may not be added after issue.
- The Supplemental Coverage Rider specified amount will not be included in the death benefit amount under the Accelerated Benefits Rider.
- Available with Full Underwriting, Simplified Issue or Guaranteed Issue.
- Not allowed with Full Underwriting or Simplified Issue if total face amount (base plus SCR) is less than \$100,000.
- The rider is commissionable.

Not available in New York.

Supplemental Term Insurance Rider (LR610)

Available with: *Lincoln PreservationEdge*® SVUL

The Supplemental Term Insurance Rider allows for non-convertible, supplemental term insurance to be added to the base coverage in order to provide performance and compensation flexibility.

The rider will terminate/mature on the earlier of:

- Client request to remove term.
- Lapse of base coverage.
- Surrender or other termination of the base policy.
- Age 120: **There is no extended maturity on the term portion.**

Issue guidelines:

- Minimum term portion at issue: \$25,000.
- After the first policy year, there is no minimum term amount.
- Maximum term portion = 80% of total coverage amount subject to underwriting limits. (4:1 term to base ratio)
- Rider is commissionable.

Not available in New York.

Spouse Term Rider (Rider form: STR-5614)

Available with: *Lincoln LifeCurrent*® UL, *Lincoln LifeGuarantee*® UL (2013), *Lincoln LifeGuarantee*® UL (2012), *Lincoln LifeReserve*® UL (2009)

The Spouse Term Rider, available at an additional cost, provides level term insurance on the spouse of the insured until the earlier of the base insured's Attained Age 100 or the spouse's Attained Age 95. The rider may be converted to any eligible permanent policy at the earlier of the spouse reaching age 70 or the death of the base insured.

Spouse Issue Ages:	16-70
Minimum Issue Amount:	\$25,000
Maximum Issue Amount:	Amount of base policy

Issue Guidelines:

- May be added after issue with underwriting.
- Available up to Table F rating.
- Increases and decreases will be allowed after the rider has been in-force for 12 months.
- The rider has separate current COIs which vary by attained age, gender and tobacco status.
- This rider is commissionable.
- Available with Full Underwriting and Simplified Issue.
- If the Change of Insured Rider is exercised, this rider will terminate.

Not available in New York.

Need: Protection for business applications

Alternate Cash Surrender Value Rider (aka: Exec Rider)(Rider form: J-5775/ NY: J-5775N)

Available with: *Lincoln LifeReserve*® IUL Accumulator (2014)

The Exec Rider was designed to allow for higher early cash surrender values in the first 10 policy years. This is important when a business is using current assets to purchase insurance that may cause the balance sheet to temporarily appear to lose value.

The surrender value upon Full Surrender of the policy to which this rider is attached will be increased to an "Enhanced" level so that it will be at least as large as a stated percentage of the summed premium contributions to date less Debt.

The cumulative premium multiplied by the designated percentage minus Debt will be called the "Enhanced Cash Surrender Value (CSV)." The designated percentage is based on duration. During the first 10 policy years, the "Enhanced Cash Surrender Value" will be equal to 100% of cumulative paid premiums minus Debt. During years 11-14, the benefit is a combination of a cumulative premium factor multiplied by the premiums paid and a natural (unenhanced) surrender value factor times the natural surrender value minus Debt.

The enhanced cash surrender value is subject to a minimum premium requirement. Each month, the cumulative premium paid must be equal to or greater than the minimum monthly premium times the number of completed policy months plus debt.

(Continued)

Alternate Cash Surrender Value Rider (aka: Exec Rider)(Rider form: J-5775/NY: J-5775N)(Continued)

The Exec Rider will terminate at the earliest of the following:

- failure to pay required premiums
- change in ownership
- change in risk class
- death benefit option change
- beginning of policy year 15
- the natural cash surrender value surpasses the enhanced cash surrender value
- a withdrawal is taken.

Issue Guidelines:

- Available at issue only.
- Primarily sold through Simplified Issue and Guaranteed Issue underwriting programs on multiple lives.
- Available to individuals in fully underwritten forms only in very limited circumstances.
- The minimum issue age is 19.
- There is a monthly charge for this rider until the rider terminates.
- The rider is commissionable.

Alternate Cash Surrender Value Rider (Exec Rider)(Rider form: J-5759)

Available with: *Lincoln LifeReserve*® UL (2009)

The Exec Rider was designed to allow for higher early cash surrender values in the first 10 policy years. This is important when a business is using current assets to purchase insurance which may cause the balance sheet to temporarily appear to lose value.

The surrender value upon Full Surrender of the policy to which this rider is attached will be increased to an “Enhanced” level so that it will be at least as large as a stated percentage of the summed premium contributions to date less Debt.

The cumulative premium multiplied by the designated percentage minus Debt will be called the “Enhanced Cash Surrender Value (CSV).” The designated percentage is based on “Tier” and duration.

During the first 10 policy years, the “Enhanced Cash Surrender Value” will be equal to a “Tier Percentage” of cumulative paid premiums minus Debt. If a minimum cumulative funding requirement has been met on each and every policy month, the client will receive a higher Tier 1 percentage. If the test is not met, Tier 1 will be lost permanently and will from that point on equal a lower Tier 2 percentage.

During years 11-14, the benefit is a combination of a cumulative premium factor multiplied by the premiums paid and a natural (unenhanced) surrender value factor times the natural surrender value minus Debt.

Premium from exchanges will be eligible for a higher benefit as long as the cumulative premium test is met.

Issue Guidelines:

- Minimum age 19
- Not available with Death Benefit Option 3
- Available at policy issue only
- Not available with CVAT
- Rider is commissionable
- Broadly available on Simplified Issue/Guaranteed Issue basis.
- It will NOT be available for term conversions.

(Continued)

Alternate Cash Surrender Value Rider (Exec Rider)(Rider form: J-5759) (Continued)

Rider Charge

There will be a charge for the Rider equal to \$0.48 per unit of face amount charged monthly throughout the 14-year life of the rider or until the Rider terminates, whichever comes first. This amount will be charged against the highest face amount since issue.

Rider Termination

The rider will terminate on the earliest of the following:

- The policy's 14th anniversary (Beginning of Year 15).
- The first month anniversary when the unenhanced Cash Surrender Value is greater than the Enhanced Cash Surrender Value. This event is called "Crossover" and is noted in the illustration when it happens.
- Execution of any policy change other than Increase, Decrease, Loan or Rider Adds/Deletions.
- Change in policy owner.

Not available in New York.

Enhanced Surrender Value Rider: (Rider form: LR541)

Available with: *Lincoln VUL^{ONE}*(2014), *Lincoln AssetEdge[®] VUL* (2015), *Lincoln SVUL^{ONE}* (2016)

The Enhanced Surrender Value Rider, available for an additional cost, allows the policy owner to report greater assets on their balance sheet reflecting the total value of the coverage. The early years of a life insurance policy typically hold the least available cash surrender value. This could be critical if when considering long-term goals. With this rider, a separate enhanced value is calculated in the first five years of the policy. This enhanced value helps offset potential liabilities that could negatively affect the balance sheet. It can also help trustees reflect total assets.

Issue Guidelines:

- Must be elected when the policy is issued.
- Available with Full Underwriting, Simplified Issue or Guaranteed Issue.
- The rider is commissionable.
- Special requirements apply. **Inclusion of the Enhanced Surrender Value Rider will require semi-heaped or levelized compensation.**

Not available in New York.

Exec Enhanced Surrender Value Rider (Rider form: LR547)

Available automatically only on *Lincoln AssetEdge[®] Exec VUL* (2015)

The Exec Enhanced Surrender Value Rider, available for an additional cost where approved is included automatically at issue on *Lincoln AssetEdge[®] Exec VUL*, and allows the policy owner to report greater assets on their balance sheet reflecting the total value of the coverage. The early years of a life insurance policy typically hold the least available cash surrender value. This could be critical if when considering long-term goals. With this rider, under Option 1, surrender charges are waived during the policy's initial Specified Amount surrender charge period. Option 2 waives surrender charges during the policy's initial Specified Amount surrender charge period and replaces a portion of administrative charges taken out in the first five years. This enhanced value helps offset potential liabilities that could negatively affect the balance sheet. It can also help trustees reflect total assets. Special requirements apply. Inclusion of the Exec Enhanced Surrender Value Rider will require semi-heaped or levelized compensation.

(Continued)

Exec Enhanced Surrender Value Rider (Rider form: LR547)(Continued)

Issue Guidelines:

- Available automatically at issue.
- Rider is not commissionable.
- Available with Simplified Issue or Guaranteed Issue.
- Available with Full Underwriting with one of the following scenarios:
 - Business is the owner
 - Business is the Premium Payor
 - LifeComp Case
 - Approved TPA
 - Accounts Receivable

Surrender Value Enhancement Endorsement (SVEE)(Rider form: ICC15END-7026/END-7026/NY: END-7026N)

Available with: *Lincoln WealthAdvantage*® IUL

When selected, the endorsement becomes a permanent part of the policy and cannot be terminated after issue. The Surrender Value Enhancement Endorsement was designed to allow for higher early cash surrender values in the first 10 policy years. This is important when a business is using current assets to purchase insurance that may cause the balance sheet to temporarily appear to lose value.

This Endorsement enhances the Policy's Cash Surrender Value by waiving all surrender charges. No surrender charges will be applied to the Policy in the determination of the Policy's Cash Value and Cash Surrender Value (used to determine if the Policy is in Force).

As a result, this Endorsement also nullifies the Policy's "Index Growth Cap Trigger for Waiver of Surrender Charges" provision. (Cap Reduction Protection)

When the endorsement is attached to the policy, an increased per \$1000 charge applies to the base policy, and the Guaranteed Persistency Bonus in years 16+ is reduced to 0.25%.

The Surrender Value Enhancement Endorsement is primarily sold through Simplified Issue and Guaranteed Issue underwriting programs on multiple lives. It is available to individuals in fully underwritten forms only in very limited circumstances. The minimum issue age is 20.

Issue Guidelines:

- May not be added after issue.
- Rider is commissionable.
- Available with Full Underwriting, Simplified Issue or Guaranteed Issue.

Change of Insured Rider (Rider form: J-5760/NY: J-5760N)

Available with: *Lincoln LifeReserve*® UL (2009), *Lincoln LifeReserve*® IUL Accumulator (2014), *Lincoln WealthAdvantage*® IUL, *Lincoln WealthPreserve*® IUL

The Change of Insured Rider allows the owner to transfer the basic policy on the life of the original insured for a policy on the life of a substitute insured. This is primarily used in business/pension situations.

Issue Ages:

Same as base policy.

Underwriting Requirements to exercise:

- LifeComp case
- Lincoln approved third party administrator
- Business is owner
- Business is premium payor
- Business accounts receivable arrangement
- Owner must have insurable interest
- New life must submit satisfactory evidence of insurability
- Original policy must be in force
- Cannot be exercised until 3 years after original policy date

The Change of Insured Rider may be used in non-business situations as long as there is an insurable interest.

Issue Guidelines:

- Available at issue only.
- There is no cost for this rider.
- Available with Full Underwriting or Simplified Issue.
- The rider is not commissionable.

Change of Insured Benefit Rider (Substitute Life)(Rider form: LR496/NY: LR496NY)

Available with: *Lincoln VUL*^{ONE} (2014), *Lincoln AssetEdge*® VUL (2015), *Lincoln AssetEdge*® Exec VUL (2015)

The Change of Insured Benefit Rider, commonly known as the Substitute Life Rider, entitles a policy owner to substitute a new insured in place of the current insured before the original insured's age 65 under the policy. This means that the owner of a corporation may take out a life insurance policy on a key employee and transfer the coverage to another employee who takes that employee's place when he or she terminates employment.

Using the Change of Insured Benefit Rider, the employee will become the insured, provided that satisfactory evidence of insurability is given to Lincoln. Upon underwriting approval:

- The Date of Issue will be the same date as the original Date of Issue
- The Specified Amount and the Death Benefit Option on the life of the new insured will be the same as on the substitution date
- The Specified Amount may be subject to upward adjustment if required by the Internal Revenue Code to keep the policy from becoming a MEC
- The Accumulation Value of the policy will be the same as the then current Accumulation Value on the date of substitution less the Monthly Deduction for the policy month following the substitution date and any charges for making the substitution
- A new planned premium may be necessary to keep the policy in force because of any difference in age, sex or class between the original insured and the new insured.
- The new policy will include a new schedule of Surrender Charges based on the new insured's attained age, the issue year of the policy and any differences in coverage amount

The Change of Insured Benefit Rider may be used in non-business situations as long as there is an insurable interest.

(Continued)

Change of Insured Benefit Rider (Substitute Life)(Rider form: LR496/NY: LR496NY)(Continued)

Issue Guidelines:

- The rider may be added after issue.
- There is no cost for this rider.
- Available with Full Underwriting or Simplified Issue.
- The rider is not commissionable.

Need: Additional protection

Accidental Death Benefit Rider (Rider form: BJ-4889/NY: N-5678)

Available with: *Lincoln LifeCurrent*® UL, *Lincoln LifeGuarantee*® UL 2013, *Lincoln LifeGuarantee*® UL 2012, *Lincoln LifeReserve*® UL (2009), *Lincoln LifeReserve*® IUL Accumulator (2014), *Lincoln WealthAdvantage*® IUL

The Accidental Death Benefit Rider, available at an additional cost, can help offset financial burden by offering an additional amount, up to \$250,000, in the case of an accidental death. The rider will only offer the additional amount if the accident occurs before the insured's Attained Age 70.

Issue Ages:

0-65

Issue Amounts:

\$1,000 - Twice the face amount of base policy up to \$250,000.

Issue Guidelines:

- The rider may be added after issue.
- The rider benefit amount may be increased or decreased after issue subject to the limits listed above.
- Rates are based on attained age and are deducted monthly from the accumulated value of the base policy.
- The rider is commissionable.
- Available with full underwriting only.

Assured Distribution Endorsement (Rider form: J-5761)

Available with: *Lincoln LifeReserve*® UL (2009)

When invoked, this endorsement guarantees the client a specified stream of distributions from their Policy Value dependent upon the amount of money in the policy's account value.

Availability at Issue (all must be met):	<ul style="list-style-type: none">• The insured is age 65 or less if DBO-1 is chosen• The insured is age 70 or less if DBO-2 is chosen• The Specified Amount (Base plus Supplemental Coverage Rider) is \$100,000 or greater
Requirements to Invoke the Endorsement (all must be met):	<ul style="list-style-type: none">• The policy is not receiving either Waiver of Monthly Specified Premium or Waiver of Monthly Deduction benefits• The death benefit must not have been accelerated under the ADB Rider• The policy is not a Modified Endowment Contract• The insured is between ages 60 and 80• The policy has been in force at least 15 years or 10 years from last increase in Specified Amount if DBO-1• The policy has been in force at least 10 years or 10 years from last increase in Specified Amount if DBO-2• The policy has a positive Policy Value• The policy has no outstanding loans• All riders have terminated except the Supplemental Coverage Rider
Level Distribution Periods:	<ul style="list-style-type: none">• 10 years• 20 years• to age 100• Lifetime
Distribution type:	<ul style="list-style-type: none">• Level or Increasing

Issue Guidelines:

- Available at issue only.
- Available with Full Underwriting, Simplified Issue or Guaranteed Issue.
- The rider is not commissionable.
- Not allowed with CVAT
- Not allowed with DBO-3

Not available in New York.

Extended No-Lapse Minimum Premium Rider (Rider form: MPR-7010/ NY: MPR-7010N)

Available with: *Lincoln WealthPreserve*® SIUL

Available at an additional cost, this rider extends the 10-Year No-Lapse Minimum Premium that is included with the policy up to the younger insured's age 85 or 30 years, depending on issue age. The addition of the rider can ensure that the policy will continue if the Cash Surrender Value is insufficient to cover the cost of a monthly deduction. If the premium requirement is not met during the rider coverage period, you may pay additional premium to 'catch-up' the premium required to bring the rider back into effect.

Younger Insured Issue Age	Duration
20-49	30 Years
50-55	Age 80
56-60	25 years
61-74	Age 85

Issue Guidelines:

- This rider may not be added after policy issue and is only available through younger insured's issue age 74.
- Only allowed with Death Benefit Option 1.
- If this rider is keeping the policy in force, no Index Bonus will be credited to the policy.
- This rider is commissionable.

Extended No-Lapse Minimum Premium Rider (Rider form: ICC17MPR-7045/MPR-7045)

Available with: *Lincoln WealthPreserve*® IUL

This rider extends the 10-Year No-Lapse Minimum Premium that is included with the policy up to the earlier of the insured's age 90 or 40 years, depending on issue age.

If, during the Rider Coverage Period shown above, the surrender value is not sufficient to cover the monthly deduction, the policy will continue in force as long as the ENLR minimum premium requirement is met. Starting in month 1, the cumulative premium requirement is calculated in the same manner as the 10-Year no-Lapse Minimum Premium, but uses the ENLR Monthly Minimum Premium Amount. The cumulative ENLR no-Lapse premium due is the monthly ENLR premium times the number of completed policy months. If the premium requirement is not met during the rider coverage period, you may pay additional premium to 'catch-up' the premium required to bring the rider back into effect. See Premium section for more details.

Insured Issue Age	Duration
20-50	40 Years
51-79	Age 90

Issue Guidelines:

- This rider may not be added after policy issue and is only available through insured's issue age 79.
- Only allowed with Death Benefit Option 1.
- If the *LifeEnhance* ABR or Waiver of Monthly Deductions Rider are exercised, this rider will terminate.
- This rider is not commissionable.

Guaranteed Insurability Rider (Rider form: BJ-4966/NY: N-5682)

Available with: *Lincoln LifeCurrent*® UL, *Lincoln LifeGuarantee*® UL 2013, *Lincoln LifeGuarantee*® UL 2012, *Lincoln LifeReserve*® UL (2009), *Lincoln LifeReserve*® IUL Accumulator (2014), *Lincoln WealthAdvantage*® IUL

The Guaranteed Insurability Rider, available at an additional cost, allows the insured to purchase additional amounts of insurance during option periods, without medical evidence of insurability. The rider must be elected when the policy is purchased. The coverage will expire at the insured's age 40.

Issue Ages:	0-38 (15-40 in NY)
Minimum Issue Amount:	\$10,000
Maximum Issue Amount:	\$50,000 but not more than twice the specified amount for issue ages 0-30, or more than the specified amount for issue ages over 30 (NY: Lesser of specified amount at issue or \$50,000)
Regular Option Dates (occurring after policy issue):	Policy anniversary nearest the insured's 25 th , 28 th , 31 st , 34 th and 40 th birthdays
Alternate Option Dates (occurring after policy issue):	If there is at least one un-cancelled regular option date remaining, alternate option date is within 90 day of the following: <ul style="list-style-type: none">• First marriage of the insured• Birth or adoption of a child The exercise of an alternate option date cancels the option on the next regular option date.

Issue Guidelines:

- The rider may not be added after issue.
- Benefit may not be increased or decreased after issue.
- Not available if the base policy has a table rating or an Aviation Exclusion Rider.
- Rates are level and are on an issue age basis.
- The rider is commissionable.
- Available with Full Underwriting only.

Guaranteed Policy Split Option Rider (aka: Substitute Life Rider)(Rider form: J-405)

Available with: *Lincoln LifeGuarantee*® SUL (2013), *Lincoln LifeGuarantee*® SUL (2012)

The Guaranteed Policy Split Option Rider provides for a policy split in the event of divorce, repeal of the unlimited marital deduction, or reduction in the estate tax rate to 25% or less, without additional evidence of insurability at the time of the split.

Issue Ages (based on the issue age of the older insured):	25-75
Coverage Period:	Through older insured's Attained Age 80

(Continued)

Guaranteed Policy Split Option Rider (aka: Substitute Life Rider)(Rider form: J-405)(Continued)

Issue Guidelines:

- May not be added after issue.
- Rates are a separate table based on the attained age of the older insured.
- Not available if one of the insureds is uninsurable.
- No riders in force at the time of the split will transfer to the new policies.
- This rider is commissionable.

The Guaranteed Policy Split Option is not a rider on, but included as part of the base policy for *Lincoln PreservationEdge*® SVUL and *Lincoln WealthPreserve*® SIUL.

Overloan Protection Rider (Rider form: LR616)

Available with: *Lincoln VUL*^{ONE} (2014), *Lincoln AssetEdge*® VUL (2015), *Lincoln AssetEdge*® Exec VUL (2015), *Lincoln PreservationEdge*® SVUL, *Lincoln SVUL*^{ONE} (2016), *Lincoln LifeReserve*® UL (2009), *Lincoln LifeReserve*® IUL Accumulator (2014), *Lincoln WealthAdvantage*® IUL, *Lincoln WealthPreserve*® SIUL, *Lincoln Conversion*SM UL, *Lincoln WealthPreserve*® IUL

The Overloan Protection Rider allows the policy owner to supplement their retirement income by taking the maximum amount of policy loans from a heavily funded policy while a death benefit remains secure, even if the account value decreases due to poor performance of the selected investment options. The OPR guarantees the policy will not lapse if the policy owner “overloans” the policy.

If the policy meets the following conditions, the policy owner will be notified and will have the option of exercising the rider:

- Insured must be at least 75 years of age.
- The policy must be in-force for at least 15 years.
- The policy must not be a Modified Endowment Contract (MEC) as defined by the Technical and Miscellaneous Revenue Act of 1988.
- Debt must be greater than the specified amount as of the election effective date.
- Ratio of Debt to Accumulation Value is between 95% - 99% for UL policies.
- Ratio of Debt to Accumulation Value is between 93% - 99% for VUL policies.
- Accumulation Value less Debt is sufficient to pay the Election Charge.
- Both the guideline single premium and guideline level premium must be greater than zero.

Once the OPR is elected, the policy will be impacted in the following ways:

- The death benefit will be the greater of \$10,000 or the corridor death benefit less Debt.
- All other riders will be terminated.
- No additional premiums payments will be accepted.
- No additional withdrawals may be taken.
- The variable account value, if any, will be transferred to the Fixed Account as of the election effective date.
- No further increases or decreases will be allowed.
- No additional monthly charges will be taken.

Issue Guidelines:

- This rider is automatically included when the policy is issued for Guideline Premium Test policies.
- A one-time charge of 3% of the then current Accumulation Value is charged when the rider is exercised.
- There is no charge if the rider is never exercised.
- The rider is not commissionable.

Overloan Protection Rider is not allowed with the Cash Value Accumulation Test (CVAT).

Overloan Protection Rider (Rider form: LR540) Available with: Lincoln PreservationEdge® SVUL

The Overloan Protection Rider allows the policy owner to supplement their retirement income by taking the maximum amount of policy loans from a heavily funded policy while a death benefit remains secure, even if the account value decreases due to poor performance of the selected investment options. The OPR guarantees the policy will not lapse if the policy owner “overloans” the policy.

If the policy meets the following conditions, the policy owner will be notified and will have the option of exercising the rider:

- Insured must be at least 75 years of age.
- The policy must be in-force for at least 15 years.
- The policy must not be a Modified Endowment Contract (MEC) as defined by the Technical and Miscellaneous Revenue Act of 1988.
- Debt must be greater than the specified amount as of the election effective date.
- Ratio of Debt to Accumulation Value is between 93% - 99%.
- Accumulation Value less Debt is sufficient to pay the Election Charge.
- Both the guideline single premium and guideline level premium must be greater than zero.

Once the OPR is elected, the policy will be impacted in the following ways:

- The death benefit will be the greater of \$10,000 or the corridor death benefit less Debt.
- All other riders will be terminated.
- No additional premiums payments will be accepted.
- No additional withdrawals may be taken.
- The variable account value, if any, will be transferred to the Fixed Account as of the election effective date.
- No further increases or decreases will be allowed.
- No additional monthly charges will be taken.

Overloan Protection Rider is not allowed with the Cash Value Accumulation Test (CVAT).

Issue Guidelines:

- This rider is automatically included when the policy is issued for Guideline Premium Test policies.
- A one-time charge of 3% of the then current Accumulation Value is charged when the rider is exercised.
- There is no charge if the rider is never exercised.
- The rider is not commissionable.

Overloan Protection Endorsement (Form: END-5843, END-5841)

Available with: Lincoln LifeReserve® UL (2009)

The Overloan Protection Rider allows the policy owner to supplement their retirement income by taking the maximum amount of policy loans from a heavily funded policy while a death benefit remains secure, even if the account value decreases due to poor performance of the selected investment options. The OPR guarantees the policy will not lapse if the policy owner “overloans” the policy.

This rider is automatically included when the policy is issued for Guideline Premium Test policies. The rider prevents the policy from lapsing, thus keeping a death benefit in place and avoiding a taxable event for the policy owner. A one-time charge of 3% of the then current Accumulation Value is charged when the rider is exercised. There is no charge if the rider is never exercised.

(Continued)

Overloan Protection Endorsement (Form: END-5843, END-5841) (Continued)

If the policy meets the following conditions, the policy owner will be notified and will have the option of exercising the rider:

- Insured must be at least 75 years of age.
- The policy must be in-force for at least 15 years.
- The policy must not be a Modified Endowment Contract (MEC) as defined by the Technical and Miscellaneous Revenue Act of 1988.
- Debt must be greater than the specified amount as of the election effective date.
- Ratio of Debt to Accumulation Value is between 95% - 99%.
- Accumulation Value less Debt is sufficient to pay the Election Charge.
- Both the guideline single premium and guideline level premium must be greater than zero.

Once the OPR is elected, the policy will be impacted in the following ways:

- The death benefit will be the greater of \$10,000 or the corridor death benefit less Debt.
- All other riders will be terminated.
- No additional premiums payments will be accepted.
- No additional withdrawals may be taken.
- No further increases or decreases will be allowed.
- No additional monthly charges will be taken.

Issue Guidelines:

- This rider is automatically included when the policy is issued for Guideline Premium Test policies.
- A one-time charge of 3% of the then current Accumulation Value is charged when the rider is exercised.
- There is no charge if the rider is never exercised.
- The rider is not commissionable.

Overloan Protection Rider is not allowed with the Cash Value Accumulation Test (CVAT).

Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN
Lincoln Life & Annuity Company of New York, Syracuse, NY

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is authorized to do so.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. Product, riders and features are subject to state availability. Limitations and exclusions may apply.

Policies:

Lincoln LifeElements[®] Level Term (2017), policy form TRM6063 and state variations*.

Lincoln LifeElements[®] Level Term (2014), policy form TRM5065/ICCTRM5065 , with endorsement END7013 and Conversion Products Amendment AMD-7029, and state variations. TRM5065N.2/15 in NY.

Lincoln LifeElements[®] Level Term policy form TRM5065/ICCTRM5065 with endorsement END7013, data pages TA5165, and state variations.

Lincoln TermAccel[®] policy form TRM5065/ICC14TRM5065*.

Lincoln LifeCurrent[®]UL, policy form UL5023 and state variations; UL5023N in NY.

Lincoln LifeGuarantee[®] UL (2013), policy form UL6000 and state variations*.

Lincoln LifeGuarantee[®] SUL (2013) policy form SUL6008 and state variations*.

Lincoln LifeReserve[®] UL (2013) policy form UL5051 and state variations; UL5051N in NY.

Lincoln LifeReserve[®] Indexed UL Accumulator (2014) policy form UL6024/ICC14UL6024 and state variations; UL6024N in NY.

Lincoln WealthAdvantage[®] Indexed UL policy form UL6046/ICC15UL6046 and state variations; UL6046N in NY.

Lincoln WealthPreserve[®] IUL policy form UL6082/ICC17UL6082 and state variations.

Lincoln WealthPreserve[®] Survivorship IUL policy form SUL6035 and state variations; SUL6035N in NY.

Lincoln AssetEdge[®] VUL (2015) policy form LN683 and state variations; LN683 in NY.

Lincoln AssetEdge[®] Exec VUL (2015) policy form LN683 and state variations; LN683 in NY.

Lincoln VUL^{ONE} (2014) policy form LN696 and state variations*.

Lincoln SVUL^{ONE} (2016) policy form LN667 and state variations*.

Lincoln PreservationEdge[®] SVUL policy form LN699 and state variations; LN699 in NY.

*Lincoln Conversion*SM UL policy form UL 5051 and state variations*.

*Not available in New York.

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