



Lincoln Life Product Approvals

Grid represents base product approval as of March 20, 2024. Certain riders and features may not be available for sale. Please contact Firm/Broker Dealer for restrictions.

Product	Cetera	Janney Montgomery Scott	LPL	Morgan Stanley	Osaic (formally Advisor Group)	Raymond James	R. W. Baird	RBC	Stifel Nicolaus	UBS	Wells Fargo
Lincoln LifeElements® Level Term (2019) - 3/11/24	A	A	A	A	A	A	A	A	A	A	A
Lincoln TermAccel® (2019) - 3/11/24	A	A	A	N/A	A	A	A	N/A	N/A	N/A	A
Lincoln WealthAccumulate® 2 IUL (2020) - 02/12/24	A	A	A	Contact B/D	A	A	A	A	A	A	A
Lincoln AssetEdge® VUL (2022) - 1/22/24	A	A	A	A	A	A	A	A	A	A	A
Lincoln VUL ^{ONE} 2021 - 11/13/23	A	A	A	A	A	A	A	A	A	A	A
Lincoln WealthAccelerate SM IUL - 10/16/23	A	P	A	P	A	A	P	Contact B/D	A	P	P
Lincoln SVUL ^{ONE} 2021 - 05/15/23	A	A	A	A	A	A	A	A	A	A	A
Lincoln WealthPreserve® 2 IUL (2020) - 02/13/23	A	A	A	Contact B/D	A	A	A	A	A	A	A
Lincoln WealthPreserve® 2 SIUL (2022) - 02/13/23	A	A	A	A	A	A	A	A	A	A	A

Products, riders and features are not available in all states or firms. Please contact the Firm or Broker/Dealer for restrictions.
Firms not listed may mean that pre-approval is not required, the product is wholesaled under an exclusive arrangement as determined by the Firm, itself, or that the product is not available for sale. Lincoln is not responsible for any wholesaling outside of pre-agreed to arrangements. For any questions, contact your Lincoln Financial Distributors Wholesaler or Relationship Manager.
Lincoln Conversion UL fulfils contractual obligations for conversions - preapproval not required

A	Approved
N/A	Not filed / Firm has not approved TermAccel®
P	Pending Approval

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 it authorized to do so.**

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

In some states, contract terms are set out and coverage may be provided in the form of certificates issued under a group policy issued by The Lincoln National Life Insurance Company to a group life insurance trust.
Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability.



Lincoln MoneyGuard[®] Product Approvals

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Product	Advantax	Benjamin Edwards	Cambridge	Davenport	Kestra	Leaders Group	LFS	LPL	MML	Osaic (formerly Advisor Group)	P.J. Robb	RBC	U.S. Bank	Valmark	Voya
*Lincoln MoneyGuard Fixed Advantage [®] - 01/22/24	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
**Lincoln MoneyGuard II (2020) - 01/22/24 (CA)	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
***Lincoln MoneyGuard Market Advantage [®] - 02/13/23 (CA)	A	A	A	A	A	A	A	A	A	A	A	P	A	A	A
***Lincoln MoneyGuard Market Advantage [®] (2022) - 8/15/22	A	A	A	A	A	A	A	A	A	A	A	P	A	A	A

Products, riders and features are not available in all states or firms. Please contact the Firm or Broker/Dealer for restrictions.

Firms not listed may mean that pre-approval is not required, the product is wholesaled under an exclusive arrangement as determined by the Firm, itself, or that the product is not available. Lincoln is not responsible for any wholesaling outside of pre-agreed to arrangements. For any questions, contact your Lincoln Financial Distributors Wholesaler or Relationship Manager.

* Lincoln MoneyGuard Fixed Advantage[®]- 01/22/24 is a reference name only for purposes of differentiating versions of Lincoln MoneyGuard Fixed Advantage[®]. These updates do not change the official marketing name of the product which remains MoneyGuard Fixed Advantage.

** Lincoln MoneyGuard[®] II- 01/22/24 is a reference name only for purposes of differentiating versions of Lincoln MoneyGuard[®] II. These updates do not change the official marketing name of the product which remains Lincoln MoneyGuard[®] II.

*** Lincoln MoneyGuard Market Advantage[®] (2022) - 8/15/22 and Lincoln MoneyGuard Market Advantage[®] - 02/13/23 (CA) is a reference name only for purposes of differentiating versions of Lincoln MoneyGuard Market Advantage[®]. These updates do not change the official marketing name of the product which remains MoneyGuard Market Advantage[®]

A	Approved
N/A	Not filed / Firm has not approved
P	Pending Approval

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 it authorized to do so.	Distributor: Lincoln Financial Distributors, Inc., a wholesaling broker-dealer.
All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.	Variable products: Policy values will fluctuate and are subject to market risk and to possible loss of principal. Variable products are sold by prospectuses, which contain the investment objectives, risks, and charges and expenses of the variable product and its underlying investment options. Read carefully before investing.
In some states, contract terms are set out and coverage may be provided in the form of certificates issued under a group policy issued by The Lincoln National Life Insurance Company to a group life insurance trust. Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability.	Only registered representatives can sell variable products. MoneyGuard Market Advantage [®] variable universal life insurance is issued on policy forms ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, and a Value Protection Rider on Form ICC20VPR-892/VPR-892 by The Lincoln National Life Insurance Company, Fort Wayne, IN, and are distributed by Lincoln Financial Distributors, Inc., a broker-dealer. Lincoln MoneyGuard [®] II is a universal life insurance policy with a Long-Term Care Acceleration of Benefits Rider (LABR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. Long-Term Care Extension of Benefits Rider (LEBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The return of premium options are offered through the Value Protection Rider (VPR) available at issue; Base option (1) is included in the policy cost; Graded option (2) is available at an additional cost. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made; and may have tax implications. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions and/or reductions. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage. MoneyGuard Fixed Advantage [®] is a universal life insurance policy with a Long-Term Care Benefits Rider issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890; Benefit Transfer Rider on form ICC21BTR-894/BTR-894. Available in all states except CA and NY.