

# Added advantages

## Enhance your clients' policies with optional riders<sup>1</sup>

In addition to our diverse suite of products that help clients meet their life goals, we offer optional riders to add even more protection. Learn about our riders below to see how they can add value tailored to your clients' needs.

	Lincoln TermAccel <sup>®</sup> Level Term	Lincoln LifeElements <sup>®</sup> Level Term	Lincoln VUL <sup>ONE</sup> (2021)	Lincoln SVUL <sup>ONE</sup> (2021)	Lincoln WealthPreserve <sup>®</sup> 2 SIUL	Lincoln WealthPreserve <sup>®</sup> 2 IUL	Lincoln WealthAccelerate <sup>®</sup> IUL	Lincoln WealthAccumulate <sup>®</sup> 2 IUL	Lincoln AssetEdge <sup>®</sup> VUL (2022)
<b>Product focus</b>									
Protection	Yes	Yes	Yes	Yes	Yes	Yes			
Accumulation							Yes	Yes	Yes
<b>Protection against illness or disability</b>									
Accelerated Benefits Rider <sup>2</sup>	Yes	Yes	Yes			Yes		Yes	Yes
Accelerated Benefits Rider (with Critical Illness) <sup>2</sup>			Yes			Yes		Yes	Yes
Accelerated Benefits Rider (1st Death) <sup>2</sup>					Yes				
Accelerated Benefits Rider (without 1st Death) <sup>2</sup>					Yes				
Disability Waiver of Monthly Deduction Benefit Rider <sup>3</sup>						Yes		Yes	
Disability Waiver of Specified Premium Benefit Rider <sup>3</sup>									
Lincoln Care Coverage <sup>®</sup> Accelerated Benefits Rider (LTC) <sup>3,4,5,6</sup>						Yes		Yes	
Lincoln Critical Illness Rider <sup>7,8</sup>							Yes		
Lincoln LifeAssure <sup>®</sup> Accelerated Benefits Rider (ABR) <sup>4,5,6</sup>			Yes			Yes		Yes	Yes
Lincoln LifeAssure <sup>®</sup> Accelerated Benefits Rider II <sup>8,9,10</sup>							Yes		
Lincoln LifeEnhance <sup>®</sup> Accelerated Benefits Rider (ABR) <sup>2,3,4,5</sup> – CA only			Yes						
Lincoln LifeEnhance <sup>®</sup> Accelerated Benefits Rider (ABR) <sup>2,3,4,5</sup> – MT only			Yes			Yes		Yes	Yes
Long-Term Care Rider <sup>3,4,5,6</sup>			Yes						Yes
Waiver of Monthly Deduction Benefit Rider <sup>3</sup>			Yes						Yes
Waiver of Premium Rider <sup>3</sup>	Yes	Yes							
<b>Additional term protection</b>									
Children's Term Insurance Rider <sup>3</sup>	Yes	Yes				Yes		Yes	
Estate Protection Rider <sup>3</sup>				Yes	Yes				
Supplemental Term Insurance Rider on Other Insured <sup>3</sup>						Yes		Yes	
Supplemental Term Insurance Rider on Primary Insured <sup>3</sup>						Yes		Yes	
<b>Protection for business applications</b>									
Change of Insured Rider			Yes			Yes		Yes	Yes
Enhanced Surrender Value (ESV) Rider <sup>3</sup>			Yes	Yes					Yes
Business Exec Enhanced Surrender Value Rider									Yes
Individual Exec Enhanced Surrender Value Rider									Yes
Surrender Value Enhancement Endorsement (SVEE) <sup>3</sup>								Yes	
Lincoln Enhanced Value <sup>®</sup> Rider <sup>3</sup>								Yes	
<b>Additional policy protection</b>									
Supplemental Increase Rider					Yes				
Extended No-Lapse Minimum Premium Rider					Yes	Yes			
Overloan Protection Rider <sup>2</sup>			Yes	Yes	Yes	Yes		Yes	Yes
Return of Premium Rider <sup>3,6</sup>									



Contact your Lincoln representative for more information.

- <sup>1</sup> Subject to state availability.
- <sup>2</sup> One-time charge applied when benefit is exercised.
- <sup>3</sup> Available at an additional cost.
- <sup>4</sup> Please see prospectus for additional information, including possible additional costs.
- <sup>5</sup> Additional living benefits are offered through riders, are subject to eligibility, and may have additional costs. Limitations and exclusions may apply. For additional details and availability, please contact your Lincoln representative.
- <sup>6</sup> Not available on Simplified or Guaranteed Issue.
- <sup>7</sup> There is an administrative charge of \$250.00 at time of claim, deducted from the Critical Illness benefit payment. Please refer to your insurance contract or financial professional for specific details on this rider.
- <sup>8</sup> There is no up-front rider charge; an administrative fee is applied at time of acceleration.
- <sup>9</sup> The death benefit and other account values decrease proportionally with each acceleration payment.
- <sup>10</sup> Lifetime maximum of \$1.5M (gross). Please refer to your insurance contract or financial professional for specific details on this rider.

Accelerated death benefits may be taxable and may affect public assistance eligibility. Guarantees are subject to the claims-paying ability of the issuing company. Limitations and conditions may apply.

**Issuers:**

The Lincoln National Life Insurance Company, Fort Wayne, IN

**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.

**Distributor:** Lincoln Financial Distributors, Inc., a broker-dealer

**Policies:**

- Lincoln LifeElements*<sup>®</sup> Level Term (2019) policy form TRM6063 and state variations.
- Lincoln TermAccel*<sup>®</sup> Level Term (2019) policy form TRM6069, and state variations.
- Lincoln WealthAccelerate*<sup>®</sup> IUL policy form ICC22-UL6093/UL6093 and state variations – not available in New York.
- Lincoln WealthAccumulate*<sup>®</sup> 2 IUL (2020) policy form ICC20UL6092/UL6092 and state variations.
- Lincoln WealthPreserve*<sup>®</sup> 2 SIUL (2022) policy form ICC22SUL6094 and state variations – not available in New York.
- Lincoln WealthPreserve*<sup>®</sup> 2 IUL (2020) policy form ICC20UL6091/UL6091 and state variations.
- Lincoln AssetEdge*<sup>®</sup> VUL (2022) policy form 22-VUL606 and state variations.
- Lincoln VUL<sup>ONE</sup>* (2021) policy form ICC21-VUL689/20-VUL689/ICC21NLER-620/20NLER-620 and state variations.
- Lincoln SVUL<sup>ONE</sup>* (2021) policy form ICC21-SVUL622/20-SVUL622/ICC21NLER-622/20NLER-622 and state variations.

**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.**

**Only registered representatives can sell variable products.**

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. Not for use in New York.

**For financial professional use only. Not for use with the public.**

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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LCN-5276068-120122  
PDF ADA 2/24 Z07  
Order code: LIF-RIDER-FLI001

