



Lincoln LifeGoals®

An investment-focused variable universal life policy

Lincoln LifeGoals[®] is a tax-smart solution with a streamlined product design, simple process and transparent fees that offers your clients access to their money on day one with no surrender charges. **See how easy it is to plan for life's possibilities.**

Financial professional process			Client process			
Login	Securely log in to the Lincoln Financial website.	\rightarrow	Apply	Client receives email from financial professional to begin the online application process.		Client and Financial professional e-sign the delivery receipt to complete the process. Client's premium is withdrawn and policy is placed as long as market is open.
Qualify	Use the <u>Pre-qualificaton flier</u> to determine if your client may meet the underwriting requirements.		E-sign ↓ Submit	Client reviews and e-signs initial documents (electronic consent, suitability, privacy practice, personal information).	\rightarrow	
↓ E: Illustrate	Use the visualizer tool to easily illustrate different scenarios for your client; licensing check occurs.			Complete 25 yes/no questions. A database will check for recent medical bills and prescription records. At this point, an immediate UW decision is made, and if approved, client instantly gets congratulatory message and is prompted to next steps.		
لیت Initiate	Start the digital application process with the client.		Complete	Client sets up electronic funds transfer, fills in beneficiary information, and e-signs application and illustration. Policy is e-delivered.		

Take your clients from application to coverage in 30 minutes.

Client can access their policy online 24/7.

Insurance products issued by: The Lincoln National Life Insurance Company For financial professional use only. Not for use with the public.



Ask your Lincoln representative for more information about the Lincoln LifeGoals®

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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Lincoln LifeGoals[®] is issued on policy form ICC21-VUL611 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **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.

Lincoln variable universal life insurance is sold by prospectuses. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectus for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to www.LincolnFinancial.com.

Policy values will fluctuate and are subject to market risk and to possible loss of principal. Products, riders and features are subject to availability. Limitations and exclusions apply. Not for use in New York.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

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