

# Guaranteed lifetime protection for two lives

Show your clients the advantages of legacy planning with *Lincoln SVUL<sup>ONE</sup>*



## A SURVIVORSHIP POLICY THAT OFFERS:

- A lifetime guaranteed death benefit paid upon death of the second insured — regardless of market performance\*
- Market-driven growth potential
- The freedom to select from more than 75 investment options without impacting the guaranteed coverage

Options for a variety of client risk tolerances and investment styles

With *Lincoln SVUL<sup>ONE</sup>*, your clients can leverage assets to create significant wealth for their loved ones or provide liquidity for estate taxes. No matter how the markets perform, *Lincoln SVUL<sup>ONE</sup>* provides cost-efficient death benefit protection guaranteed for life.

## Who are your clients?

<b>Young, affluent couples, ages 35–50</b>	<ul style="list-style-type: none"> <li>▪ Need insurance for income replacement, but don't want to tie up their cash</li> <li>▪ Want future cash for children's college tuitions or to help aging parents</li> <li>▪ Are looking to grow assets and hedge against taxes</li> </ul>
<b>High-net-worth couples, ages 50–65 in or near retirement</b>	<ul style="list-style-type: none"> <li>▪ Want to create a legacy for their heirs</li> <li>▪ May want to have access to extra money in retirement</li> <li>▪ Would like financial security if they become critically ill</li> </ul> <p><b>See case study inside.</b></p>
<b>Those with estate tax exposure, ages 65–75</b>	<ul style="list-style-type: none"> <li>▪ Focused on preserving family wealth</li> <li>▪ Want to maintain control of their charitable gifts and estate assets</li> <li>▪ Concerned about rising taxes and future uncertainty</li> </ul> <p><b>See case study inside.</b></p>
<b>Couples, ages 35–65 with concentrated holdings</b>	<ul style="list-style-type: none"> <li>▪ Unaware that their portfolio is at risk because of its highly concentrated stock position</li> <li>▪ Worry about volatility and fluctuating stock prices</li> <li>▪ May be holding on to cash because they pulled out of the market</li> </ul>
<b>Couples whose Policy Review reveals that they</b>	<ul style="list-style-type: none"> <li>▪ Would benefit from guaranteed protection for life with market-driven growth opportunities</li> <li>▪ Want a lifetime financial resource, providing protection today and possible liquidity for their future</li> <li>▪ Need a potential solution for tax-advantaged accumulation and wealth transfer</li> </ul>

\*As long as the policy is funded as specified. Loans and withdrawals reduce the account value and death benefit, may cause the policy to lapse, and may have tax implications.

Insurance products issued by:  
The Lincoln National Life Insurance Company

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## Customize the funding design to meet your clients' needs

*Lincoln SVUL<sup>ONE</sup>* gives you the planning flexibility of optional funding designs to help your clients meet their objectives. They can choose to pay a single premium, a large lump-sum payment followed by subsequent smaller annual premiums, or level annual premiums.



HIGH-NET-WORTH COUPLES, AGES 50–65 IN OR NEAR RETIREMENT



Tom and Patty nearly double their investment to create a \$1 million guaranteed legacy.

### A guaranteed lump-sum solution

#### Meet Tom and Patty

*Ages 60 and 57, successful entrepreneurs who own five fast-food franchises*

Their daughters are involved in the family business, but their son, an engineer, has no desire to join the business. These parents want to make sure all their children benefit equally from their assets.

#### The recommendation

To equalize their estate, Tom and Patty's financial professional suggests they purchase a *Lincoln SVUL<sup>ONE</sup>* policy with an initial \$60,000 premium payment and annual premiums of \$10,164 for the rest of the policy. Tom and Patty like knowing that, while their daughters will inherit the business, their son will receive a \$1 million legacy that's guaranteed, no matter how their investment options perform.

	Rate of return	
	7%	6%
Guaranteed death benefit*	\$1 million	
Initial lump-sum premium	\$60,000	
Level-pay premium	\$10,164	
Cash value at 20th year	\$384,698	\$328,633
Cash value when Patty is 100	\$1,770,193	\$691,457
Death benefit when Patty is 100	\$1,770,193	\$1 million
Target	\$15,398	

**Guarantees are subject to the claims-paying ability of the issuing company. Limitations and exclusions may apply.**

Assumptions: Male age 60, standard nontobacco and female 57, preferred nontobacco, 7.00% gross/6.49% net rate of return and 6.00% gross/5.49% net rate of return; current charges. At 0% interest, cash values are zero in year 26, and the total illustrated death benefit would equal the guaranteed death benefit.

\*The duration of the guarantee may be impacted by late or reduced premium payments and other policy changes such as loans and withdrawals. Assumes the policy is funded as specified. Requires proper planning under current tax law. Life insurance death benefit proceeds are typically excluded from income taxes. There may be exceptions, such as when a life insurance policy is transferred for valuable consideration.

To maintain the guaranteed death benefit protection, automatic rebalancing is required and the use of the money market investment option is limited to the right-to-examine period, or as an account from which to transfer funds for the Dollar Cost Averaging (DCA) program. We reserve the right to establish investment restrictions in the future under limited conditions as described in the prospectus.



THOSE WITH ESTATE TAX  
EXPOSURE, AGES 65–75



Eric and Sally leverage  
\$310,512 to provide  
their son \$1 million  
of estate liquidity.

## A guaranteed single-pay solution

### Meet Eric and Sally

*Ages 65 and 62, owners of several homes and significant assets, which have increased in value*

They want to pass their wealth to their son, Dennis, but are concerned about his potential estate tax exposure.

### The recommendation

Since Eric and Sally want to make sure they have sufficient estate liquidity for taxes, their financial professional recommends that the couple purchase a \$1 million *Lincoln SVUL<sup>ONE</sup>* policy with a \$310,512 single-pay premium. Their policy will provide an income tax-free legacy for their son when both of his parents die. The value of the death benefit is guaranteed for life and will not decrease — regardless of market conditions.

	Rate of return	
	7%	6%
Guaranteed death benefit*	\$1 million	
Single-pay premium	\$310,512	
Cash value at 20th year	\$676,051	\$537,139
Cash value when Sally is 100	\$1,911,320	\$752,878
Death benefit when Sally is 100	\$1,911,320	\$1 million
Target	\$21,585.00	

Assumptions: Male age 65, standard nontobacco and female 62, preferred nontobacco, 7.00% gross/6.49% net rate of return and 6.00% gross/5.49% net rate of return; current charges. At 0% interest, cash values are zero in year 20, and the total illustrated death benefit would equal the guaranteed death benefit.

\*Both policies are MECs, meaning the life insurance limits exceed certain high levels of premium, or the cumulative premium payments exceed certain amounts specified under the Internal Revenue Code. For policies that are MECs, distributions during the life of the insured, including loans, are first treated as taxable to the extent of income in the contract, and an additional 10% federal income tax may apply for withdrawals made prior to age 59½.

## Why choose *Lincoln SVUL<sup>ONE</sup>*?

- **Low-cost lifetime, no-lapse guaranteed protection**, regardless of market performance
- **The freedom to choose investment options** with no restrictions and without impacting the guaranteed death benefit protection
- **More than 75 investment options** in all risk tolerance classes
- **Rewards for positive investment performance**, including the ability to stop paying premiums and access to excess policy cash value
- **The strength of Lincoln Financial Group** For more than 100 years, we've remained committed to helping Americans plan for retirement, prepare for the unexpected, and protect their wealth from taxes, long-term health costs, longevity, inflation, and market risk. We have continued to keep our promises through challenging financial times, including the Great Depression and the Financial Crisis of 2008. Today, millions of Americans rely on us for the knowledge, experience and solutions to help them meet their goals.



Talk with your representative about planning with *Lincoln SVUL<sup>ONE</sup>*.

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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