

Lincoln WealthAdvantage® Indexed UL with the Surrender Value Enhancement Endorsement

New York

Protect your business and your bottom line

Lincoln WealthAdvantage Indexed UL is an indexed universal life (IUL) insurance policy that gives you death benefit protection and policy cash value growth opportunities with downside protection. Add the optional Surrender Value Enhancement Endorsement (SVEE) to your policy at issue, and you'll enjoy a powerful business protection tool that gives you an enhanced cash value vehicle for the small business marketplace. The SVEE allows business owners to reposition current company assets to purchase life insurance, while still maintaining the majority of the premiums paid as liquid assets on the balance sheet.

Additional SVEE benefits

- A powerful recruitment and retention solution when used in a variety of nonqualified plan designs
- An asset for your executive benefits strategy that can help fund your executive bonus plan
- High, early cash surrender value potential for your balance sheet
- Business protection from the financial impact of the death of an owner or key person
- A funding vehicle for succession planning and buy-sell agreements
- Plus there are no minimum premium requirements and no restrictions on access to enhanced values through withdrawals and loans (other than the amount needed to keep the policy in-force).

Unique plan designs to meet unique business needs

Consider the *Lincoln WealthAdvantage* IUL with the SVEE as a solution for your business planning needs with The Lincoln *LifeComp*® Suite.

- Four employer-sponsored plans that help businesses retain and reward key employees
- Two plans for estate planning needs

Premium financing opportunities

- *Lincoln WealthAdvantage* IUL with the SVEE is a great solution if you want to borrow money to finance your premiums. It helps provide the collateral value you need for your premium financing loan.

Key facts

Issue ages and classes

	Nontobacco	Tobacco
Preferred plus	20–80	N/A
Preferred	20–80	20–80
Standard	18–85	18–85
Simplified and Guaranteed Issue	20–70	20–70

Age basis is age nearest birthday.

Through an underwriting program, certain cases may be eligible to receive standard rates.

Issue details

- Primarily sold through Simplified Issue and Guaranteed Issue underwriting program on multiple lives. Minimum group size and face amount limits apply.
- Fully underwritten for individuals only in limited business situations.
- Permanent endorsement to the policy.
- Completely and permanently waives all surrender charges on the policy for the full period from issue or face increase.

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

Insurance products issued by:
Lincoln Life & Annuity Company of New York

Issue face amounts

- Minimum face amount: \$100,000 (\$50,000 for Guaranteed Issue)
- Maximum specified amount: subject to underwriting limits (\$5,000,000 for Simplified and Guaranteed Issue)

Death benefit

- **Death Benefit Option 1** (level face amount)
- **Death Benefit Option 2** (face amount plus account value plus 1% prorated interest on unmaturing index segments)
- **Death Benefit Option 3** (face amount plus premiums paid)

Loans or withdrawals offset death benefits under these three options. The policy allows a death benefit option change after issue, within certain limits and adjustments. Underwriting may apply. After the first policy year, you may increase the face amount of any of the three options, subject to proof of insurability. Decreases cannot go below the minimum required face amount and may cause a partial surrender. A switch from Option 2 or Option 3 to Option 1 is allowed any time after policy year five.

Charges and fees

No charge for adding the SVEE; however, there will be an impact on the base policy.

- Higher per \$1,000 of specified amount is assessed for 10 years
- Lower guaranteed persistency bonus of 0.25% in policy years 16+

Enhance your policy to meet your unique business needs

Changing insureds

Allows the owner to transfer the basic policy on the life of the original insured for a policy on the life of someone else. It's available for use in defined benefit plans in businesses with high turnover among nonvested employees and for other business applications. Available at an additional cost.

Other Insured Term Rider

Allows the owner to purchase additional, temporary death benefit coverage for 10-, 15- or 20-year terms. Minimum amount: \$100,000. Maximum amount lesser of: four times the specified amount or \$1,000,000. Convertible either to the base policy or to a new policy at any time during the level-term period. Available at an additional cost.

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



Please consult your financial professional to make sure your policy design helps you accomplish your goals and objectives.

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Order code: UL-SVEE-FST001



Important information

Lincoln WealthAdvantage® Indexed UL is issued on policy form UL6046N, with Surrender Value Enhancement Endorsement (SVEE) form END-7026, by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a 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.

The Lincoln *LifeComp®* Suite is registered under U.S. Patent 7,877,303, "System for Tracking Relevant Interest of the Parties to an Insurance Policy."

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