

Preserve and protect your legacy

Transfer wealth with survivorship indexed universal life insurance

You've worked hard to build your legacy – now it's time to protect it. This one possible option combines gifting assets, survivorship indexed universal life insurance (SIUL) and an irrevocable trust.

Lincoln WealthPreserve® 2 SIUL is a policy created for couples who want coverage for two lives under one policy.



Meet Ginny and Bob

*Ginny, 60, and Bob, 65
Married with two adult children*

Ginny and Bob have the income they need to enjoy retirement. Now, they want to provide financial security for their daughters.

Their goals

- Pass along their wealth
- Minimize taxes on their assets
- Mitigate market risk

The solution

After discussing their goals with their financial professional, their lawyer and their tax professional, Ginny and Bob establish an irrevocable life insurance trust with their daughters as co-trustees.



Each parent uses their annual maximum federal gift tax exclusion and gifts to the trust for each daughter. This may help reduce Ginny and Bob's overall tax exposure.

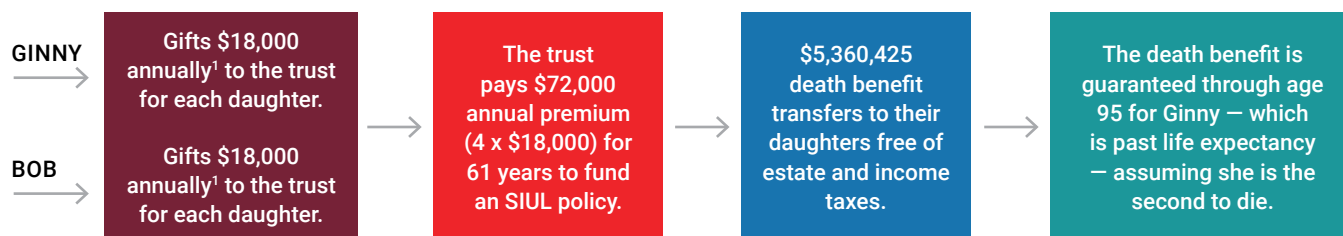


The trust uses the annual gift to pay a level premium on a *Lincoln WealthPreserve 2* Survivorship IUL policy.



Life insurance proceeds held in the trust will transfer to their daughters free of income and estate taxes upon death of second insured.

How the option works



Assumptions: Male, age, 65, standard nontobacco, and female, age 60, standard nontobacco; level pay to age 121. Assumes 5.66% interest rate. Policy is guaranteed for 35 years. At guaranteed charges and 0% interest, the policy lapses in year 36 (male age 101, female age 96), state of FL.

¹ This policy is an all-pay design, with Ginny and Bob each gifting \$18,000 to age 126.

Insurance products issued by:
The Lincoln National Life Insurance Company

Why survivorship indexed universal life insurance?

- Survivorship indexed universal life can be used for legacy creation, estate planning and business protection
- The performance-driven cash value accumulation may increase the policy's death benefit
- It offers you the ability to select your coverage amount, premium, payment frequency and your length of coverage
- You can add optional riders to customize your policy based on your unique needs, for an additional cost



Ask your financial professional about planning to create, protect and transfer wealth with *Lincoln WealthPreserve® 2 SIUL*.

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

Products, riders and features are subject to state availability. Limitations and exclusions may apply.

Accelerated Benefits Rider (With No First Death Benefit) (Rider form: J-390)

Accelerated Benefits Rider (With First Death Benefit) (Rider form: J-389)

Supplemental Survivorship Term Insurance Rider (also known as Estate Protection Rider) (Rider form: J-5666)

Supplemental Increase Rider (SIR) (Rider form: ICC22SIR-7107)

Not for use in New York.