



Lincoln LifeAssure[®] Accelerated Benefits Rider

Get added protection for your future

CLIENT GUIDE

Rely on your Lincoln life insurance policy to provide financial security for your loved ones or to protect your business when you're not there. By adding the **Lincoln LifeAssure Accelerated Benefits Rider (ABR)**, you can make your policy's death benefit work for you if the unexpected happens. Your death benefit will become a living benefit if you would ever develop a permanent chronic or terminal illness, subject to certain requirements.

Feel confident about the years ahead

With this **no upfront cost** living benefits rider, you can have a supplemental source of tax-efficient funds when you need it most.¹ So you'll know you have added financial protection to accomplish what's important in your life.

You've got the freedom to do what you want

You're in control of your benefits and can decide how to spend the funds — with no restrictions. This rider can even supplement what a long-term care plan won't cover.

Choose how to use your benefits

-  Care from family/home healthcare
-  Transportation/food delivery
-  Home remodeling/loan payoffs
-  Housekeeping/lawn care
-  Groceries/prescriptions
-  Assisted living/skilled nursing care

Make life simpler for you and your loved ones

The *Lincoln LifeAssure* ABR can help protect your family from financial burdens and the need to suddenly step in to provide care should the need arise. This rider offers other benefits too.

It has no upfront cost.

This rider is available at policy issue for no upfront charge and with no impact on your policy unless a benefit is paid.¹

It's accessible.

There is no waiting period to receive benefits under this rider once all eligibility conditions have been met.

It's convenient.

No receipts or reimbursements are required, and you can use the funds for whatever you want.²

It's tax-advantaged.

The benefits from this policy rider are designed to be excluded from taxable income. Ask your tax advisor whether this applies to you.

¹There is no charge for this rider; however, benefit payments will be discounted upon acceleration for early payment of benefits and an administrative fee will be deducted.

²Any chronic illness or terminal illness benefit payments will first be used to proportionately repay any outstanding policy loan.

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

The financial advantage of no waiting period

Benefits are available when you need them. Starting day one, you are eligible to file a permanent chronic illness claim when you meet all of the claims criteria, including:

The inability to perform two of the six activities of daily living

OR

A need for substantial supervision due to severe cognitive impairment

AND

Need services for the rest of your life



Activities of daily living (ADLs)

Bathing
Continence

Dressing
Eating

Toileting
Transferring

If you develop a permanent chronic illness

Lincoln will accept certification from a licensed health care practitioner.

At the time of acceleration, the lesser of the specified amount or the lifetime maximum is used to determine the Original Benefit Amount. Once acceleration begins, this is referred to as the Remaining Benefit Amount.

Your lifetime maximum benefit payment will be the lesser of*

Issue ages 20–69	\$1.5 million
Issue ages 70–80	\$1 million

*The lifetime maximum benefit amounts shown are gross and do not include the discount factor. Actual payment amounts received will be less.

If you are permanently chronically ill, you can take annual payments. Your maximum annual benefit payment is the lesser of:

- Annual equivalent of the IRS per diem limit, or
- 25% of the Original Benefit Amount, or
- The balance of the Remaining Benefit Amount

You must initiate a new claim each year to continue receiving benefits. Certification by a licensed health care practitioner must take place and be submitted with each annual claim in order to continue receiving benefits.

If you develop a terminal illness

Lincoln requires certification from a physician of a terminal illness, which means your life expectancy is 12 months or less.

You receive one lump-sum payment

The lesser of 50% of your remaining death benefit *or* \$250,000

If you are receiving benefits for chronic illness and are subsequently diagnosed with a terminal illness, you can receive a terminal illness payment.

If you receive benefit payments

Even though there is no charge for this rider when your policy is issued, each annual benefit payment will be discounted upon acceleration, and an administrative fee of up to \$250 will be deducted from each benefit payment. Additionally, you may need to continue paying additional premiums in order to keep the policy in-force.

Rider and policy terminate when 100% of death benefit is fully accelerated. The death benefit and other account values are reduced proportionately with each acceleration payment.

Ask your advisor about the advantages of adding the *Lincoln LifeAssure*[®] ABR to your policy.

Important information:

Lincoln Financial Group[®] affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent advisor as to any tax, accounting or legal statements made herein.

The *Lincoln LifeAssure*[®] Accelerated Benefits Rider is not long-term care insurance nor is it intended to replace the need for long-term care insurance. The benefits are supplementary to the primary need for death benefit protection. The rider may not cover all of the costs associated with the chronic illness of the insured. The benefits of the rider are limited by the policy's death benefit at the time of claim; long-term care insurance does not typically contain this limitation.

Accelerated death benefits may be taxable and may affect public assistance eligibility.

With any VUL product, there are certain fees and associated costs, including monthly cost of insurance, administrative expense and premium load charges, as well as daily charges on assets invested in the variable investment options for mortality and expense risk, and asset management fees. Ask your financial advisor for more detailed information. Also, please discuss tax implications with your tax and legal advisors.

Tax qualification

The benefits paid under this rider are intended to be treated as accelerated death benefits under section 101(g)(1) of the Internal Revenue Code of 1986, as amended (the "Code"). The Company considers the benefits paid under this rider that do not exceed the maximum Per Diem Limit as prescribed by law to be eligible for exclusion from income under section 101(a) of the Code to the extent that all applicable qualification requirements under the code are met. If benefits are paid in excess of the applicable Per Diem Limit, or if benefits are paid and all applicable qualification requirements are not met, the benefits may constitute taxable income to the recipient. This rider is not intended to be a qualified long-term care insurance contract under section 7702(b) of the Code. The tax treatment of the accelerated death benefits may change, and you should always consult and rely on the advice of a qualified tax advisor.

Lincoln LifeGuarantee[®] UL (2013) policy form UL6000, *Lincoln WealthPreserve*[®] IUL (2017) policy form ICC17UL6082/UL6082, and *Lincoln WealthAccumulate*[®] IUL (2018) policy form ICC18UL6083/UL6083, with optional rider form ICC17ABR-7044/ABR-7044; *Lincoln VULONE* (2014) policy form LN696, with optional rider form ABR-7052/ICC18ABR-7052; and state variations are issued 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.

With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal. Products, riders and features are subject to state availability. Limitations and exclusions may apply. Not approved for use in California, Massachusetts or New York.

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