



You're In Charge®

Wealth Protection Expertise™

Make your life insurance do more

Turn your universal life policy death benefit into a living benefit



LIFE SOLUTIONS

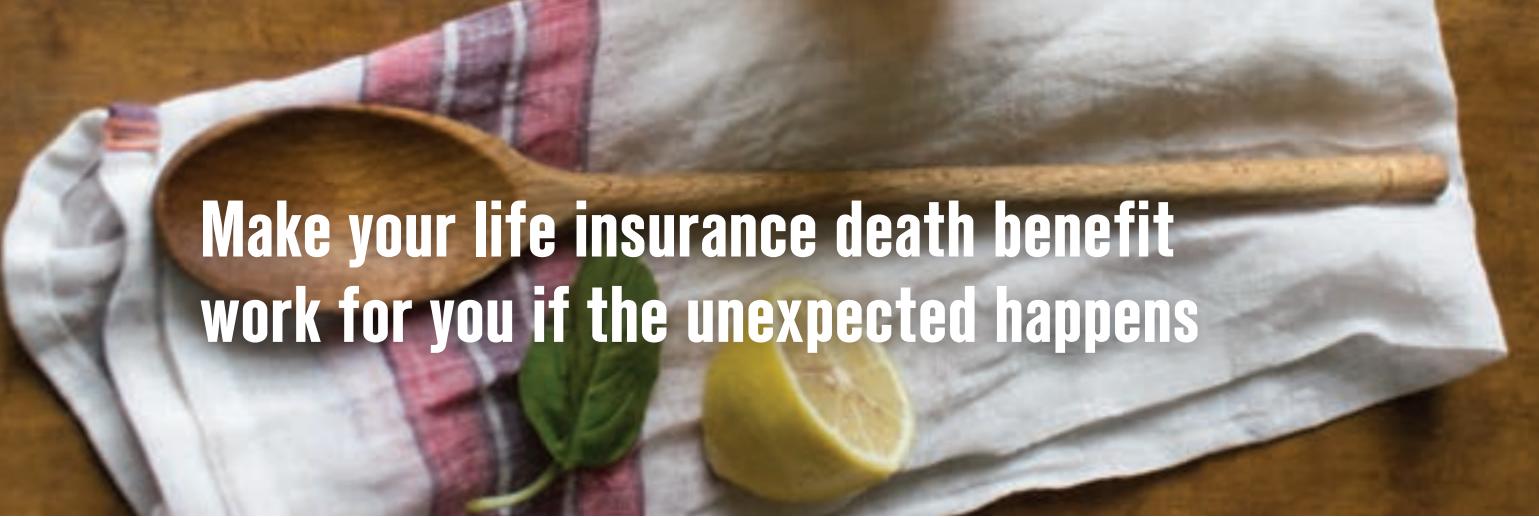
Lincoln LifeEnhance®
Accelerated Benefits Rider

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		

Insurance products issued by:
The Lincoln National Life Insurance Company

1149658

Client Guide



Make your life insurance death benefit work for you if the unexpected happens

A Lincoln universal life insurance policy combines life insurance death benefit protection with cash value growth potential. It's a great way to help you protect your family. The death benefit passes to them income tax-free when you die.

Now there's a way to make your policy's death benefit work when it's you who needs it most. It's the *Lincoln LifeEnhance®* Accelerated Benefits Rider, which is available at issue for an additional cost. This living benefits rider gives you a supplemental source of tax-advantaged funds to use for any purpose you choose if you develop a permanent chronic or terminal illness, subject to certain requirements.

Life feels better when you're in control

A chronic or terminal illness can be financially and personally devastating. That's why it's important to have the protection you need. The *Lincoln LifeEnhance* Accelerated Benefits Rider can be a tax-efficient, versatile solution to help you meet financial needs, so you can focus on what's important—your well-being.



Chronic disease is the leading cause of death and disability in the U.S.

Source: The Center for Managing Chronic Disease, University of Michigan, "What Is Chronic Disease?"
<http://cmcd.sph.umich.edu/what-is-chronic-disease.html>, accessed March 17, 2015.

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

Use the funds for whatever you want

What you use the funds for is your choice. It can even supplement what a long-term care plan doesn't cover. There are no restrictions.



Care from family/home healthcare



Transportation/food delivery



Home remodeling/personal loans



Housekeeping/lawn care



Groceries/prescriptions



Assisted living/skilled nursing care

The benefits help make life simpler

They may help protect your family from the financial and caretaker burdens they may otherwise face. There are other benefits too.

It's accessible.

There's 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.*

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.

It's secure.

Once benefit payments begin, the policy will not lapse as long as the rider is in-force.



*Any monthly chronic illness or terminal illness benefit payments will first be used to proportionately repay a portion of any outstanding policy loan. A chronic illness one-time, lump-sum payment will be reduced by any outstanding loan.

How to qualify and apply for coverage

To include the *Lincoln LifeEnhance*® Accelerated Benefits Rider with your policy, you must qualify and complete an application. It's easy to get started.

1 Qualification

If you're in moderate to good health, between ages 20 and 80, and can answer "no" to the following questions, you may qualify to apply.

1. Do you currently:

a) Need help, assistance or supervision in doing any of the following: bathing, eating, dressing, toileting, walking, transferring from bed to chair, or maintaining continence?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b) Need help, assistance or supervision in performing any of the following everyday activities: taking medication, doing housework, laundry, managing money, using the phone, shopping, or meal prep?	<input type="checkbox"/> Yes <input type="checkbox"/> No
c) Use or require the use of any of the following medical devices: wheelchair, walker, multiprong cane, hospital bed, dialysis, oxygen, motorized cart, or stair lift?	<input type="checkbox"/> Yes <input type="checkbox"/> No
d) Reside in or are planning to enter a nursing home, assisted-care living facility, or other custodial facility?	<input type="checkbox"/> Yes <input type="checkbox"/> No
e) Receive in-home healthcare services or adult day care?	<input type="checkbox"/> Yes <input type="checkbox"/> No
f) Receive any type of disability benefit, workers' compensation, or Social Security Disability Insurance (SSDI)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
g) Have a handicapped parking permit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
h) Require occupational, physical or speech therapy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Within the past 10 years, have you experienced symptoms of, been diagnosed with, consulted a medical professional for, been treated for, or advised to be tested or treated for:	
a) Memory loss, confusion or dementia?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b) Recurrent falls, paralysis, tremors, ongoing imbalance, or any condition that causes limited motion?	<input type="checkbox"/> Yes <input type="checkbox"/> No
c) Ataxia, kidney failure, cirrhosis, cystic fibrosis, multiple sclerosis, post-polio syndrome, Parkinson's disease, Lou Gehrig's disease (ALS), muscular dystrophy, multiple myeloma, or Huntington's chorea?	<input type="checkbox"/> Yes <input type="checkbox"/> No

2 Application

If you qualify, you may apply for the *Lincoln LifeEnhance* Accelerated Benefits Rider with your Lincoln life insurance policy at issue for an additional charge. You'll need to complete an application supplement for review and approval.

No waiting period

It's good to know that your 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:



For chronic illness, Lincoln will accept certification from a licensed health care practitioner. For terminal illness, we require certification from a physician.



Activities of daily living (ADLs)

Bathing

Dressing

Toileting

Continence

Eating

Transferring

For chronic illness

If you are permanently chronically ill, you can take monthly payments totalling up to 100% of your insurance policy's death benefit. Your maximum monthly benefit payment limit is the lesser of:

- 2% of your gross death benefit, or
- The IRS per diem limit (\$330 in 2015) times the number of days in the month

Your monthly payment will be approximately the same for each 12-month period,¹ and annual recertification by a licensed health care practitioner must take place in order to continue receiving benefits. But if the IRS per diem limit increases, your monthly benefit may increase too. Each year you can select an amount less than your maximum monthly benefit. By choosing a lesser amount, you can extend your eligibility period.

If you have a permanent chronic illness, you can also take a one-time, lump-sum payment, discounted for mortality and interest. By choosing the lump-sum option, both the *Lincoln LifeEnhance®* Accelerated Benefits Rider and your life insurance policy will terminate.

For terminal illness

The benefit for terminal illness is a lump-sum payment. You can receive the lesser of 50% of your remaining death benefit or \$250,000.

¹If determined by the per diem limit, your payment will vary by the number of days in each policy month.

The FAQs about your enhanced protection

Qualification

Q: Could I be approved for life insurance but not approved for the rider?

A: Yes. Each is reviewed and underwritten separately.

Q: Is there a waiting period before I can qualify to receive benefits?

A: No. There is no waiting period. Once you've met the eligibility requirements, any benefits will be paid to you retroactively from the date of receipt of all necessary documentation.

Adding and terminating the rider

Q: Can the rider be added after our policy is issued?

A: No. The rider must be elected at issue.

Q: Can I terminate the *Lincoln LifeEnhance® Accelerated Benefits Rider*?

A: Yes. The rider can be terminated by the policyowner at any time and charges will cease. The policyowner can reinstate the rider as part of the policy if the policy is terminated and reinstated.

My benefits

Q: Can I receive a benefit for both chronic and terminal illness?

A: Yes. If you are receiving a monthly benefit for chronic illness and are subsequently diagnosed as terminally ill, you can receive a lump-sum terminal illness payment.

Currently 12 million people receive community-based care from home care and hospice providers to help with post-acute and chronic conditions, disabilities or terminal illnesses.

Source: LTPAC Health IT Collaborative, "About Long Term and Post Acute Care," LTPAC HIT, www.ltpachealthit.org/content/about-long-term-and-post-acute-care, accessed March 17, 2015.



Policy loans

Q: Can I take loans and withdrawals while receiving benefits?

A: No. Loans and withdrawals taken after acceleration of the death benefit will terminate the rider and the lapse protection.¹

Q: Do loans taken before going on claim affect my benefit payments?

A: Yes. For policies with outstanding loans, a portion of the benefit payment serves as a loan repayment. This lowers the net benefit received.

Taking benefits and my policy

Q: Could my policy lapse while on claim?

A: No. Once benefit payments begin, Lincoln will waive the deductions that would cause the policy to lapse and provide full lapse protection. However, loans and withdrawals taken after acceleration of the death benefit will terminate the rider and the lapse protection.

Q: Can I change the chronic illness benefit option from a monthly benefit to a lump sum in the future?

A: Yes. Prior to any future 12-month benefit period, you can elect to take a one-time, lump-sum payment for the remaining benefit amount, which will terminate both the rider and the policy.

Q: What happens after 100% of my acceleration benefits have been paid to me?

A: Your policy will terminate, as the death benefit will have been fully accelerated. There is no residual death benefit.

Q: How do benefit payments affect my policy's death benefit?

A: Each benefit payment will proportionately decrease the death benefit.²

Q: Are the benefits taxable?

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

Lincoln LifeEnhance® Accelerated Benefits Rider is different than a long-term care policy or rider. It's different than health insurance. You can use the *Lincoln LifeEnhance* Accelerated Benefits Rider funds for anything you choose.

Make your universal life policy death benefit work for you should the need arise. Ask your advisor about the *Lincoln LifeEnhance® Accelerated Benefits Rider* today.

¹Loans and withdrawals reduce a policy's cash surrender value and death benefit, may cause the policy to lapse, and may have tax implications.

²Other account values are reduced proportionately with each acceleration payment.

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The *Lincoln LifeEnhance®* 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.

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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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 with optional rider form ABR-7001, *Lincoln LifeReserve®* Indexed UL Accumulator (2014) policy form UL6024/ICC14UL6024 with optional rider form ABR-5762, *Lincoln WealthAdvantage™* Indexed UL policy form UL6046/ICC15UL6046 with optional rider form ABR-7027/ICC15ABR-7027, 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.**

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