

Rider Reference Guide

Common Riders Offered on
Currently Sold Core Life Products

LIFE SOLUTIONS

Life insurance issued by The
Lincoln National Life
Insurance Company, Fort
Wayne, IN and Lincoln Life &
Annuity Company of New
York, Syracuse, NY

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Riders by Need

Rider features are subject to state availability. Limitations and exclusions may apply. See State Availability Grid and state-specific New Business Disclosures for more details.

Need: Protection against illness or disability

Long-Term Care Rider (Rider form: ICC20LTC-7090/LTC-7090)

Available With: *Lincoln VUL^{ONE}* (2021), *Lincoln AssetEdge[®] VUL* (2022)

Subject to meeting the eligibility requirements, this optional rider provides benefit payments, with no waiting or elimination period, for the reimbursement of expenses incurred for Covered Services to the extent that such services are qualified long-term care services prescribed in the Plan of Care. Benefits are provided through the acceleration of the policy's death benefit. All policies issued with the LTC Rider will be automatically include the Living Well Endorsement in states where applicable; this endorsement provides Lincoln with the flexibility to continue to add a variety of wellness care management tools and new technologies as they become available.

Rider Cost

Additional COI and Per 1000 charge:

- COI Rates vary by issue age, gender, risk class and the maximum monthly LTC benefit percentage
- Guaranteed Renewable COI rates (rates can change, subject to guaranteed maximums)
 - Charges used in No-Lapse Guarantee (ONE Rider) Calculations – Shadow account rates are guaranteed and **cannot** change

Rider Underwriting Classes

- Standard
- Couples Discount

Couples Discount: A Couples Discount underwriting class may be available based on the insured's marital status at the time of issue. An insured who is legally married or is part of a civil union or domestic partnership or is in a common law marriage as recognized in the state where the policy is delivered will qualify.

LTC Specified Amount	Distinct from the policy's face amount, it is selected at policy issue and cannot be changed. This can be up to 100% of the policy's death benefit, subject to a minimum of \$50,000. The LTC coverage elected at issue becomes the LTC Benefit Pool and should the death benefit grow due to corridor, the LTC Benefit Pool will increase proportionately up to the LTC benefit cap.
Maximum Monthly LTC Benefit Percentage	Maximum percentage of the LTC coverage that can be accelerated each month and can either be 2% or 4% payout options. This is chosen at issue and cannot be changed.
Minimum LTC Specified Amount	\$50,000
LTC Benefit Cap	Total benefit one can accelerate under the LTC Rider. Varies by maximum monthly LTC Benefit percentage: <ul style="list-style-type: none"> • 2% maximum monthly benefit percentage: \$2,500,000 • 4% maximum monthly benefit percentage: \$1,250,000
Maximum Monthly LTC Benefit Amount	The maximum dollar amount that can be accelerated each month, determined by multiplying the LTC Benefit Pool by the Maximum Monthly LTC Benefit Percentage.

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Qualified Long-Term Care Services (Covered Services)

The insured may receive benefits for Qualified Long-Term Care Services as prescribed under a Plan of Care by a Licensed Health Care practitioner including:

- Adult Daycare
- Alternative Care
- Assisted Living Facility
- Bed Reservation
- Caregiver Training
- Care Planning
- Home Healthcare
- Hospice
- Non-Continual Services
- Nursing Home Care
- Respite Care
- Transitional Care
- International Benefits: Provided if the insured is confined to a Nursing Home or Assisted Living Facility outside the United States. Benefits paid will be limited to not more than a total of 36 months.

Eligibility for Benefits

An insured may receive benefits once the following conditions are met:

- Written certification from a Licensed Health Care Practitioner that the Insured is Chronically Ill is received at least every 12 months
- A prescribed Plan of Care by a Licensed Health Care Practitioner for Covered Services is received at least every 12 months
- All claim forms and written notifications are submitted and satisfactory

Note: There is no waiting or elimination period to begin receiving benefits

Chronically Ill is a state of health where the Insured:

- a) Is unable to perform (without Substantial Assistance from another individual) at least 2 Activities of Daily Living:
 1. For a period of at least 90 days; and
 2. As a result of loss of functional capacity; or
- b) Requires Substantial Supervision to protect the Insured from threats to health and safety caused by a Severe Cognitive Impairment.

Issue Guidelines:

- The rider may not be added after issue
- Increases/decreases to LTC Specified Amount not allowed after issue
- No Simplified Issue or Guaranteed Issue
- Not available to Foreign Nationals.
- Allowed with ABR but once accelerated, one rider terminates the other
- Not allowed with the following riders, if applicable:
 - *Lincoln LifeAssure*® ABR
 - Change of Insured Rider
 - Alternate Cash Surrender Value Rider (Exec Rider)

Lincoln Care Coverage® Accelerated Benefits Rider (Rider form: ICC19LTC-7059)

Available With: *Lincoln WealthAccumulate*® 2 IUL (2020), *Lincoln WealthPreserve*® 2 IUL (2020)

The *Lincoln CareCoverage*® Accelerated Benefits Rider is an optional rider, available at issue only, which provides monthly benefit payments for the reimbursement of expenses from Qualified Long-Term Care Services if the insured meets the Eligibility requirements. Benefits are provided through the acceleration of the policy's death benefit.

Rider Cost

Additional COI and Per 1000 charge:

- Rates vary by issue age, gender, risk class and duration
- Guaranteed Renewable rates (current COI rates can change, subject to guaranteed maximums)
 - Charges used in No-Lapse Guarantee (CPG/ONE) Rider Calculations – Shadow account rates are guaranteed and **cannot** change

Rider Underwriting Classes

- Standard
- Couples Discount

Couples Discount: A Couples Discount underwriting class may be available based on the insured's marital status at the time of issue. An insured who is legally married (traditional or same sex) or is part of a civil union or domestic partnership or is in a common law marriage as recognized in the state where the policy is delivered will qualify.

LTC Specified Amount	The amount of life insurance death benefit used for LTC benefits can be between 1% and 100% of the initial base policy Specified Amount, subject to minimum and company maximums.
Maximum Monthly LTC Benefit Percentage	Maximum percentage of the initial LTC Specified amount available for acceleration each month. 2% or 4% payout options. Elected at issue and cannot change.
Minimum LTC Specified Amount	\$50,000
Maximum LTC Specified Amount	Varies by maximum monthly LTC Benefit percentage: <ul style="list-style-type: none"> • 2% maximum monthly benefit percentage: \$2,500,000 • 4% maximum monthly benefit percentage: \$1,250,000
Maximum Monthly LTC Benefit Amount	Maximum dollar amount that can be accelerated each month, determined by multiplying the initial LTC Specified Amount, adjusted for any decreases, by the Maximum Monthly LTC Benefit Percentage.

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Qualified Long-Term Care Services (Covered Services)

The insured may receive benefits for Qualified Long-Term Care Services as prescribed under a Plan of Care by a Licensed Health Care practitioner including:

- Adult Day Care
- Alternative Care
- Assisted Living Facility
- Bed Reservation
- Caregiver Training
- Care Planning
- Home Health Care
- Hospice
- International Benefits
- Nursing Home Care
- Non-Continual Services
- Respite Care

Eligibility for Benefits

An insured may receive benefits once the following conditions are met:

- 90-day elimination period is satisfied (within a 730-day period)
- Written certification from a Licensed Health Care Practitioner that the insured is Chronically Ill is received at least every 12 months
- A prescribed Plan of Care by a Licensed Health Care Practitioner for Covered Services is received at least every 12 months
- All claim forms and written notifications are submitted and satisfactory.

Chronically Ill is a state of health where the Insured:

- c) Is unable to perform (without Substantial Assistance from another individual) at least 2 Activities of Daily Living:
 - 3. For a period of at least 90 days; and
 - 4. As a result of loss of functional capacity; or
- d) Requires Substantial Supervision to protect the Insured from threats to health and safety caused by a Severe Cognitive Impairment.

Issue Guidelines:

- The rider may not be added after issue
- Increases/decreases to CCABR Specified Amount not allowed after issue
- No Simplified Issue or Guaranteed Issue
- Not available to Foreign Nationals.
- Allowed with ABR but once accelerated, one rider terminates the other
- Not allowed with the following riders, if applicable:
 - *Lincoln LifeAssure*[®] ABR
 - Change of Insured Rider
 - Supplemental Term Insurance on Other Insured Rider

Lincoln LifeAssure® Accelerated Benefits Rider (Rider form: ICC17ABR-7044/ABR-7044)

Available With: *Lincoln WealthPreserve® 2 IUL (2020), Lincoln WealthAccumulate® 2 IUL (2020)*

Lincoln LifeAssure® Accelerated Benefits Rider (Rider form: ICC18ABR-7052/ABR-7052)

Available With: *Lincoln VUL^{ONE} (2021), Lincoln AssetEdge® VUL (2022)*

The *Lincoln LifeAssure®* Accelerated Benefits Rider allows the policy to pay a portion of the eligible death benefit upon the occurrence of one of the following qualifying events:

- The insured is diagnosed as being chronically ill; or
- The insured is diagnosed as terminally ill (life expectancy of 12 months or less).

To be considered chronically ill, the insured has been certified within the preceding 12 months by a Licensed Health Care Practitioner as:

1. Needing services set forth in Written Certification, specifying such services are likely to be needed for the rest of the insured’s life; AND
2. Either:
 - Being unable to perform (without substantial assistance from another individual) at least 2 Activities or Daily Living* for a period of at least 90 days due to loss of functional capacity; or
 - Requiring substantial supervision from another individual to protect the insured from threats to health and safety due to severe cognitive impairment.

* Activities of daily living include: Bathing, continence, dressing, eating, toileting and transferring.

The diagnosis of a terminal illness requires certification by a Licensed Health Care Practitioner that the Insured is Terminally Ill.

Lifetime Maximum Benefit Amount: Varies by Issue Age: Ages 20-69 - \$1,500,000; Ages 70-80 - \$1,000,000

	Chronic Illness	Terminal Illness
Maximum acceleration amount	Up to 100% of the Specified Amount at the time of acceleration. 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.	The lesser of 50% of the remaining benefit amount or \$250,000*
Payment method	Annual lump sum benefit will be the lesser of: <ul style="list-style-type: none"> • The annual IRS per diem; • 25% of the Original Benefit Amount multiplied by the applicable discount factor* for early payment of benefits; or • The Remaining Benefit Amount multiplied by the applicable discount factor* for early payment of benefits. 	One-time lump sum

* Discount Factors reflect the early payment of benefits available under the Policy and will be based on a mortality assumption and an interest rate in effect on the date the benefit payment is determined.

(Continued)

Rider Cost:

- There is no charge for this rider, however benefit payments will be discounted upon each acceleration for early payment of benefits and an administrative fee of \$250 will be deducted from each benefit payment.

Issue Guidelines:

- Not allowed with any other Accelerated Benefits Rider.
- Not available on Simplified Issue or Guaranteed Issue.
- Not available to Foreign Nationals.
- The rider may not be added after issue.
- Available up to Table D. The policy may be issued but Lincoln may decline to issue the rider.
- Rider is not commissionable.
- Will not include any Supplemental Term Insurance Rider on Primary Insured (PITR) in the Original Benefit Amount.

Lincoln LifeAssure® Accelerated Benefits Rider II (Rider form: ICC22LAABR-7104/22LAABR-7104)

Available With: *Lincoln WealthAccelerate®* IUL

The *Lincoln LifeAssure®* Accelerated Benefits Rider II allows the policy to accelerate up to 100% of the eligible death benefit, up to the Lifetime Maximum, upon the occurrence of one of the following qualifying events:

- The insured is diagnosed as being chronically ill; or
- The insured is diagnosed as terminally ill (life expectancy of 12 months or less).

To be considered chronically ill, the insured has been certified within the preceding 12 months by a Licensed Health Care Practitioner as:

Either:

- Being unable to perform (without substantial assistance from another individual) at least 2 Activities or Daily Living* for a period of at least 90 days due to loss of functional capacity; **or**
- Requiring substantial supervision from another individual to protect the insured from threats to health and safety due to severe cognitive impairment.

* Activities of daily living include: Bathing, continence, dressing, eating, toileting and transferring.

The diagnosis of a terminal illness requires certification by a Licensed Health Care Practitioner that the Insured is Terminally Ill.

Lifetime Maximum Benefit Amount: The lesser of the specified amount at the time of first claim or \$1,500,000. If the policy also includes the Lincoln Critical Illness Rider, combined benefits for both riders are included in this maximum.

(Continued)

	Chronic Illness	Terminal Illness
Maximum acceleration amount	Up to 100% of the Specified Amount at the time of acceleration. 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.	The lesser of 50% of the remaining benefit amount or \$250,000*
Payment method	<p>Annual lump sum benefit will be the lesser of:</p> <ul style="list-style-type: none"> • The annualized sum of that year's IRS per diem; • 25% of the Original Benefit Amount multiplied by the applicable discount factor* for early payment of benefits; or • The Remaining Benefit Amount multiplied by the applicable discount factor* for early payment of benefits. <p>Monthly lump sum benefit will be the adjusted annual benefit amount times the number of days in the month divided by the total number of days in the certification period.</p>	One-time lump sum*

* Discount Factors reflect the early payment of benefits available under the Policy and will be based on a mortality assumption and an interest rate in effect on the date the benefit payment is determined.

Rider Cost:

- There is no charge for this rider, however benefit payments will be discounted upon each acceleration for early payment of benefits and an administrative fee of \$250 will be deducted from each benefit payment.
- Monthly deductions will still occur while living benefit accelerations are taking place under this rider.

Issue Guidelines:

- Requires an additional underwriting supplement
- Issue ages 20-55
- Not available to Foreign Nationals.
- The rider may be added post-issue with underwriting.
- The policy may be issued but Lincoln may decline to issue the rider.
- Rider is not commissionable.

Lincoln Critical Illness Rider (Rider form: ICC22ABR-7105/ABR22-7105)

Available With: *Lincoln WealthAccelerate*® IUL

This rider, when exercised, will pay a portion of the death benefit as a lump sum benefit payment, upon occurrence of one of the qualifying events. The maximum number of lifetime accelerations under this rider is three.

Qualifying Events		
• Heart Attack	• Coronary Artery Bypass Grafting	• Cancer (invasive only)
• Major Organ Failure/Transplant	• ALS	• Permanent Paralysis
• End State Renal Failure	• Stroke	

Initial Benefit Amount:

Lifetime Maximum Benefit	Single Maximum Acceleration*
The Initial Benefit Amount (IBA) equals the lesser of \$500,000 in total Lifetime Maximum for all qualifying events or 80% of the policy's Specified Amount at time of first acceleration.	The lesser of \$50,000 in a single acceleration amount for a Qualifying Event or 25% of the Specified Amount at the beginning of the claim. Maximum number of accelerations: 3.

Combined Lifetime Maximum Benefit Amount*:

If the policy also includes the *Lincoln LifeAssure*® Accelerated Benefits Rider II, the lifetime maximum benefit for the combined riders is the lesser of the specified amount at the time of first claim or \$1,500,000.

Benefit Payment*:

- One-time Lump Sum Benefit Payment but the policyholder can request up to three during the existence of the rider as long as the policy value has not been depleted and the policy is still in-force.
- Cannot request a Lump Sum Benefit Payment for the same critical illness occurrence back- to- back.

Terminal Illness Benefit*:

There is also a terminal illness benefit available under this rider.

- One-time benefit equal to the lesser of 50% of the Remaining Benefit Amount or \$250,000 x a discount factor.
- If the *Lincoln LifeAssure*® Accelerated Benefits Rider II is also on the policy, the terminal illness component will come from that rider's remaining benefit amount and not the Critical Illness Rider.

Rider Cost:

- There is no up-front charge for this rider, however an administrative fee of \$250 will be deducted from the benefit payment at the time of acceleration.
- Monthly deductions will still occur while living benefit accelerations are taking place under this rider.

Issue Guidelines:

- Issue ages 20-55
- Not available to Foreign Nationals.
- The rider will be available to all insureds that qualify for the product subject to state approval.
- The rider may be added post-issue with underwriting.
- Rider is not commissionable.

*Discount Factors reflect the early payment of benefits available under the Policy and will be based on mortality assumption and an interest rate in effect on the date the benefit payment is determined.

Lincoln LifeEnhance[®] Accelerated Benefits Rider (Rider form: ICC15LR631/LR-631)

Available With: *Lincoln VUL^{ONE}* (2021), *Lincoln AssetEdge[®] VUL* (2022)

In approved states, *Lincoln Care Coverage Accelerated Benefits Rider (CCABR)* has replaced *Lincoln LifeEnhance ABR*. Check State Availability Grid for details.

The *Lincoln LifeEnhance* Accelerated Benefits Rider provides the assurance that the policy will pay a portion of the eligible death benefit upon the occurrence of one of the following qualifying events:

- The insured is diagnosed as being chronically ill; or
- The insured is diagnosed as terminally ill (life expectancy of 12 months or less).

To be considered chronically ill, the insured has been certified, within the preceding 12 months, by a Licensed Health Care Practitioner as:

1. Needing services set forth in Written Certification or Written Re-certification, specifying such services are likely to be needed for the rest of the insured's life; AND
2. Either:
 - Being unable to perform (without substantial assistance from another individual) at least 2 Activities or Daily Living* for a period of at least 90 days due to loss of functional capacity; or
 - Requiring substantial supervision from another individual to protect the insured from threats to health and safety due to severe cognitive impairment.

* Activities of daily living include: Bathing, continence, dressing, eating, toileting and transferring.

In Connecticut, there is an additional condition of eligibility that includes a six-month waiting period. The Chronic Illness must have caused the Insured to be confined for at least six months in the Insured's place of residence or in an institution that provides necessary care or treatment of an injury, illness or loss of functional capacity, and for which it has been medically determined by a Physician that the Insured is expected to remain confined in such place of residence or institution until death.

	Chronic Illness	Terminal Illness
Maximum acceleration amount	Up to 100% of the gross death benefit at the time of the original acceleration claim.	The lesser of 50% of the gross death benefit or \$250,000
Payment method	<p>The gross death benefit is used to determine the Original Benefit Amount. Monthly benefit based on the lower of 2% of the Original Benefit Amount at the time of claim or the IRS per diem limit times the number of days in the month; or</p> <p>One-time lump sum multiplied by a discount factor which will terminate the policy upon payment.</p> <p>(In CA, one-time lump sum benefit payment option has been replaced with a client-selected lump sum benefit payment option ranging from a minimum amount to full acceleration).</p> <ul style="list-style-type: none"> • Minimum is lesser of 1) \$50,000; 2) 5% of the Original Benefit Amount; or 3) the balance of the Remaining Benefit Amount multiplied by the applicable discount factor. 	One-time lump sum
Benefit payments for chronic illness and terminal illness may be concurrent.		

(Continued)

Rider Cost:

- There is an additional charge for this rider based on a per \$1000 rate which varies by issue age/duration, underwriting class, banding and gender.

Issue Guidelines:

- Maximum issue amounts: Ages 20-69 up to \$5,000,000; Ages 70-80 up to \$2,000,000
- The rider may not be added after issue.
- Available up to Table D. The policy may be issued but Lincoln may decline to issue the rider.
- Rider is commissionable.
- Not available on Simplified Issue or Guaranteed Issue.
- Not allowed with any other Accelerated Benefits Rider.
- Not available to Foreign Nationals.

Lincoln LifeEnhance® Accelerated Benefits Rider (Rider form: ICC15ABR-7027/ABR-7027)

Available With: *Lincoln WealthPreserve® 2 IUL (2020)*, *Lincoln WealthAccumulate® 2 IUL (2020)*

The *Lincoln LifeEnhance* Accelerated Benefits Rider provides the assurance that the policy will pay a portion of the eligible death benefit upon the occurrence of one of the following qualifying events:

- The insured is diagnosed as being chronically ill; or
- The insured is diagnosed as terminally ill (life expectancy of 12 months or less).

The diagnosis of a terminal illness requires certification by a Licensed Health Care Practitioner (some states may require a Physician), that the Insured is Terminally Ill.

To be considered chronically ill, the insured has been certified, within the preceding 12 months, by a Licensed Health Care Practitioner as:

1. Needing services set forth in Written Certification or Written Re-certification, specifying such services are likely to be needed for the rest of the insured's life; AND
2. Either:
 - Being unable to perform (without substantial assistance from another individual) at least 2 Activities or Daily Living* for a period of at least 90 days due to loss of functional capacity; **or**
 - Requiring substantial supervision from another individual to protect the insured from threats to health and safety due to severe cognitive impairment.

* Activities of daily living include: Bathing, continence, dressing, eating, toileting and transferring.

In Connecticut, there is an additional condition of eligibility that includes a six-month waiting period.

The Chronic Illness must have caused the Insured to be confined for at least six months in the Insured's place of residence or in an institution that provides necessary care or treatment of an injury, illness or loss of functional capacity, and for which it has been medically determined by a Physician that the Insured is expected to remain confined in such place of residence or institution until death.

(Continued)

	Chronic Illness	Terminal Illness
Maximum acceleration amount	Up to 100% of the gross death benefit* at the time of the original acceleration claim.	The lesser of 50% of the gross death benefit* or \$250,000
	*Includes any in force Supplemental Term Insurance Rider on Primary Insured (PITR). If the PITR terminates during acceleration, it will not be payable upon the death of the Insured, however it will remain as part of the Remaining Benefit Amount.	
Payment method	The gross death benefit is used to determine the Original Benefit Amount. Monthly benefit based on the lower of 2% of the Original Benefit Amount at the time of claim or the IRS per diem limit times the number of days in the month; or One-time lump sum multiplied by a discount factor which will terminate the policy upon payment.	One-time lump sum
Benefit payments for chronic illness and terminal illness may be concurrent.		

Rider Cost:

- There is an additional charge for this rider based on a per \$1000 rate which varies by issue age/duration, underwriting class, banding and gender.

Issue Guidelines:

- Maximum issue amounts: Ages 20-69 up to \$5,000,000; Ages 70-80 up to \$2,000,000
- The rider may not be added after issue.
- Available up to Table D. The policy may be issued but Lincoln may decline to issue the rider.
- There is an additional charge for this rider.
- Rider is commissionable.
- Not available on Simplified Issue or Guaranteed Issue.
- Not allowed with any other Accelerated Benefits Rider.
- Not available to Foreign Nationals.

If the Supplemental Term Insurance Rider on Primary Insured (PITR) is attached to the policy and is still in force at the time of acceleration, the death benefit of the PITR will be included in the calculation of the Original Benefit Amount. Children's Term Insurance Rider (CTR): If the CTR terminates due to a one-time lump sum payment or the Remaining Benefit Amount is reduced to zero, the CTR benefit will be paid as paid-up insurance.

Accelerated Death Benefit Rider (with Critical Illness Coverage) (Rider form: ABR-5645)

Available With: *Lincoln VUL^{ONE}* (2021), *Lincoln AssetEdge[®] VUL* (2022)

The Accelerated Benefits Rider provides the assurance that the policy will pay a portion of the death benefit upon the occurrence of one of the three qualifying events. They include:

- The occurrence of a specified critical illness or condition,
- Being permanently confined to a nursing home, and
- Being diagnosed as terminally ill (life expectancy of 12 months or less).

This benefit will be treated as a lien against the policy and as such, will accrue interest. To exercise the benefit, there must be sufficient surrender value to cover costs for five years.

Maximum acceleration amount:	<ul style="list-style-type: none"> • 5% Critical Illness • 40% Nursing Home • 50% Terminal Illness
Maximum payable for one of the following critical illnesses:	Lesser of:
<ul style="list-style-type: none"> • Heart attack • Stroke • Life-threatening cancer • End-stage renal failure • Major organ transplant • Permanent paralysis • Alzheimer's disease 	<ul style="list-style-type: none"> • \$25,000 or • 5% of the death benefit

Maximum cumulative benefit for nursing home, terminal illness and critical illness combined is \$250,000.

Rider Cost:

- There is a one-time charge at the time of acceleration not to exceed \$250.
- There is no charge if the rider is never exercised.

Issue Guidelines:

- The rider may not be added after issue.
- Available with Full Underwriting, Simplified Issue or Guaranteed Issue.
- Available on cases rated up to Table D.
- A policy may only have one accelerated benefits rider at a time.

Accelerated Benefits Rider (with Critical Illness Coverage) (Rider form: J-387)

Available With: *Lincoln LifeCurrent[®] UL*, *Lincoln ConversionSM UL* (2019), *Lincoln WealthPreserve[®] 2 IUL* (2020), *Lincoln WealthAccumulate[®] 2 IUL* (2020)

The Accelerated Benefits Rider with Critical Illness Coverage pays a portion of the death benefit if one or more of the following occurs:

1. the insured is diagnosed with a specified critical illness or condition;
2. the insured is permanently confined to a nursing home; or
3. the insured is diagnosed as terminally ill (life expectancy of 6 months or less).

This benefit will be treated as a lien against the policy and as such, will accrue interest. To exercise the benefit, there must be sufficient surrender value to cover costs for five years.

(continued)

Issue Ages:	Same as base policy
Issue Amount:	Same as for base policy. Minimum policy amount is \$50,000.
Maximum payable for one of the following Critical Illnesses:	<ul style="list-style-type: none"> • 50% for terminal illness • 40% for nursing home confinement • lesser of 5% or \$25,000 for critical illness
<ul style="list-style-type: none"> • Heart attack • Stroke • Life-threatening cancer • End-stage renal failure • Major organ transplant • Permanent paralysis • Alzheimer's disease 	

Maximum cumulative benefit for nursing home, terminal illness and critical illness combined is \$250,000.

Rider Cost:

- There is a one-time charge at the time of acceleration not to exceed \$300.
- There is no charge if the rider is never exercised.

Issue Guidelines:

- This rider may not be added after issue.
- Available on cases rated up to Table D.
- A policy may only have one accelerated benefits rider at a time.
- Available with full underwriting or simplified issue.
- Rider is not commissionable.

Accelerated Benefit Rider (Rider form: R879)

Available With: *Lincoln LifeElements*® Term (2019), *Lincoln TermAccel*® (2019)

The Accelerated Benefit Rider allows the policyholder to request a portion of the death benefit if the insured is diagnosed as terminally ill with a life expectancy of less than 6 months.

This benefit will be treated as a lien against the policy and as such, will accrue interest. To exercise the benefit, there must be sufficient surrender value to cover costs for five years.

Issue Age and Amount:	Same as for base policy.
Maximum Benefit Amount:	50% of the death benefit subject to a maximum benefit of \$250,000 on all policies per insured with Lincoln.
Benefit amount:	An actuarial discount will be deducted which reflects the early payment of amounts held under the policy. It will be based on an annual interest rate declared by us and cost of insurance rates in effect as of the date of the claim. The maximum interest rate will be the greater of the 90-day T-bill or the max statutory adjustable policy loan interest rate in effect.

Rider Cost:

- There is a one-time charge at the time of acceleration which will be deducted from any benefit paid.
- There is no charge if the rider is never exercised.

Issue Guidelines:

- This rider may be added after issue.
- A policy may only have one accelerated benefits rider at a time.
- Rider is not commissionable.

Accelerated Benefits Rider (without critical illness) (Rider form: J-388)

Available With: *Lincoln Conversion*SM UL (2019), *Lincoln WealthPreserve*[®] 2 IUL (2020), *Lincoln WealthAccumulate*[®] 2 IUL (2020)

The Accelerated Benefits Rider pays a portion of the death benefit if one of the following occurs:

1. the insured is permanently confined to a nursing home; or
2. the insured is diagnosed as terminally ill (life expectancy of 6 months or less).

This benefit will be treated as a lien against the policy and as such, will accrue interest. To exercise the benefit, there must be sufficient surrender value to cover costs for five years.

Issue Ages:	Same as for base policy
Issue Amount:	Same as for base policy. Minimum policy amount is \$50,000.
Maximum Benefit Amount:	<ul style="list-style-type: none">• 50% for terminal illness• 40% for nursing home confinement

Maximum cumulative accelerated benefit available on all policies per insured with Lincoln is \$250,000.

Rider Cost:

- There is a one-time charge at the time of acceleration which will be deducted from any benefit paid.
- There is no charge if the rider is never exercised.

Issue Guidelines:

- This rider may be added after issue.
- Rider is not commissionable.
- Available with full underwriting, simplified issue or guaranteed issue.
- A policy may only have one accelerated benefits rider at a time.

Accelerated Death Benefit Rider (without critical illness coverage (Rider form: ABR-5650)

Available With: *Lincoln VULONE* (2021), *Lincoln AssetEdge*[®] VUL (2022)

The Accelerated Benefits Rider provides the assurance that the policy will pay a portion of the death benefit upon the occurrence of one of two qualifying events. They include:

- Being permanently confined to a nursing home, or
- Being diagnosed as terminally ill (life expectancy of 12 months or less).

This benefit will be treated as a lien against the policy and as such, will accrue interest. To exercise the benefit, there must be sufficient surrender value to cover costs for five years.

Issue Age and Amount:	Same as for base policy.
Maximum Benefit Amount:	<ul style="list-style-type: none">• 50% for terminal illness• 40% for nursing home confinement

Maximum cumulative accelerated benefit available on all policies per insured with Lincoln is \$250,000.

(Continued)

Rider Cost:

- There is a one-time charge at the time of acceleration which will be deducted from any benefit paid.
- There is no charge if the rider is never exercised.

Issue Guidelines:

- This rider may be added after issue.
- Available with Full Underwriting, Simplified Issue or Guaranteed Issue.
- Available on policies rated Table D and higher.
- A policy may only have one accelerated benefits rider at a time.
- Rider is not commissionable.

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

Available With: *Lincoln WealthPreserve*® 2 SIUL

This rider pays a benefit upon the occurrence to the survivor of any one or more of two qualifying events:

1. Being permanently confined to a nursing home; or
2. Being diagnosed as terminally ill (life expectancy of 6 months or less).

This benefit will be treated as a lien against the policy and as such, will accrue interest. To exercise the benefit, there must be sufficient surrender value to cover costs for five years.

Issue Age and Amount:	Same as for base policy.
Maximum Benefit Amount:	<ul style="list-style-type: none">• 50% for terminal illness• 40% for nursing home confinement

Maximum cumulative accelerated benefit available on all policies per insured with Lincoln is \$250,000.

Please note that there is no ABR benefit payable prior to or at the first death. Once the first death occurs, the surviving insured is then eligible for the rider benefits.

Rider Cost:

- There is a one-time charge at the time of acceleration which will be deducted from any benefit paid.
- There is no charge if the rider is never exercised.

Issue Guidelines:

- This rider may be added after issue.
- Rider is not commissionable.
- Not allowed with any other Accelerated Benefits Rider.

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

Available With: *Lincoln WealthPreserve*® 2 SIUL

The rider pays a benefit at the first death of up to 5% of the base policy death benefit, with a maximum of \$25,000.

After the first death, the survivor is then eligible for the other rider benefits if any one or more of three qualifying events including:

1. The occurrence of a specified critical illness or condition;
2. Being permanently confined to a nursing home; or
3. Being diagnosed as terminally ill (life expectancy of 6 months or less).

This benefit will be treated as a lien against the policy and as such, will accrue interest. To exercise the benefit, there must be sufficient surrender value to cover costs for five years.

Issue Ages:	Same as for base policy
Maximum Cumulative Benefit Amount:	<ul style="list-style-type: none">• 5% for critical illness or \$25,000, whichever is less• 40% for nursing home confinement• 50% for terminal illness• The maximum cumulative accelerated benefit is \$250,000.

Rider Cost:

- There is a one-time charge at the time of acceleration which will be deducted from any benefit paid.
- There is no charge if the rider is never exercised.

Issue Guidelines:

- This rider may not be added after issue.
- Available on policies where neither insured is rated higher than Table D and there is less than 20 years difference in the insureds' ages.
- Rider is not commissionable.
- Not allowed with any other Accelerated Benefits Rider.

Disability Waiver of Monthly Deductions Benefit Rider (Rider form: J-371)

Available With: *Lincoln WealthPreserve*® 2 IUL (2020), *Lincoln WealthAccumulate*® 2 IUL (2020)

The Disability Waiver of Monthly Deductions Benefit Rider, available at an additional cost, waives the cost of insurance, monthly expense charges and rider charges if the insured becomes disabled, satisfies the six-month elimination period and remains totally disabled.

Total Disability is defined as:

- 1) The inability of the insured, because of bodily injury or disease, to engage in an occupation or business:
 - a) During the first 24 months of total disability, "occupation or business" means the insured's regular occupation or business at the time the disability began.
 - b) After the first 24 months of total disability, "occupation or business" means any occupation or business for which the insured is or becomes reasonably suited by education, training or experience.
- 2) The total loss of sight of both eyes, or the use of both hands, the use of both feet, or the use of one hand and one foot.

(Continued)

Issue Ages:	0-60
Maximum Issue Amount:	Based on maximum \$5,000,000 base specified amount including any Supplemental Term Insurance Rider on Primary Insured . If an increase to the base brings it higher than \$5,000,000, the rider is no longer allowed.
Benefit: For disabilities commencing after age 5 but before age 56:	Benefits will continue while the insured remains disabled.
For disabilities commencing between ages 56-64:	Benefits will continue for 15 years, while the insured remains disabled.

Rider Cost:

- Rates are at attained age and are annually increasing.

Issue Guidelines:

- This rider may be added after issue with underwriting.
- The rider terminates at the earlier of age 65 or termination of the base policy.
- Available on policies rated up to Table D.
- Rider may be commissionable.
- May not have both the Waiver of Monthly Deduction and the Waiver of Specified Premium Rider on same policy.
- Available with full underwriting only.

Disability Waiver of Monthly Deductions Benefit Rider (Rider form: LR436)

Available With: *Lincoln VUL^{ONE}* (2021), *Lincoln AssetEdge[®]* VUL (2022)

The Disability Waiver of Monthly Deductions Benefit Rider (WMD), available at an additional cost, waives the cost of insurance, monthly expense charges and rider charges if the insured becomes disabled, satisfies the six-month elimination period and remains totally disabled. It also waives the Coverage Protection Guarantee charges.

Issue Ages:	0-55
Maximum Issue Amount:	Based on maximum \$3,500,000 base specified amount. If an increase to the base brings it higher than \$3,500,000, the rider is no longer allowed.
Coverage Period: For disabilities commencing prior to the covered insured's age 56:	Benefits will continue until the insured recovers or dies.
For disabilities commencing between the covered insured's age 56 and 65:	Benefits will continue for 15 years, as long as the insured remains disabled.

Rider Cost:

- Rates are at attained age and are annually increasing.
- The addition of other riders will increase the cost of this rider.

Issue Guidelines:

- This rider may be added after issue with underwriting.
- Available up to Table B rating. Flat extra up to \$10.00.
- May not have both the Waiver of Monthly Deduction and the Waiver of Specified Premium Rider on same policy.
- Available with full underwriting only.
- The rider is commissionable.

Waiver of Premium Benefit Rider (Rider form: WP-5765)

Available With: *Lincoln LifeElements*® Level Term (2019), *Lincoln TermAccel*® (2019)

Available at an additional cost, the Waiver of Premium Benefit Rider will waive payment of premiums if the insured becomes totally disabled.

Issue Ages:	18-59
Maximum Issue Amount:	Not to exceed \$5,000,000 per insured
Coverage:	To attained age 65, termination of the base policy or upon request of the policy owner.
Date of Disability:	Must begin after insured's 5 th birthday and before policy anniversary nearest insured's 65 th birthday. If disability begins on or after the policy anniversary nearest the insured's 60 th birthday, Lincoln will waive only those premiums which become due while disabled and before the policy anniversary nearest the insured's 70 th birthday.
Definition of Disability:	The insured will be deemed totally disabled if all of the following occur: <ul style="list-style-type: none"> • Disability lasts for 4 months • Disability is caused by disease or accidental bodily injury • The insured is unable to do any of the duties of his/her regular job and is not engaged in any other job. • After 60 months, the insured is totally disabled if unable to perform the duties of any job for which they are reasonably suited by education, training or experience.
Presumptive Disability:	The insured is presumed to be totally disabled if there is the total and irrecoverable loss of: <ul style="list-style-type: none"> • Sight of both eyes, or • Use of both hands or feet, or • Use of one hand and one foot. The 4-month elimination period does not apply to presumptive disabilities.
Exclusions:	<ul style="list-style-type: none"> • Loss resulting from attempted suicide, whether sane or insane. • Self-inflicted injuries, whether sane or insane.
Conversion:	<ul style="list-style-type: none"> • The waiver rider offered for term conversions and the issue guidelines will be based on current guidelines and are subject to change. • The disability waiver benefit will be made available to the insured without regard to the disability status at the time of conversion. If the insured is on disability claim at the time of conversion, has an approved claim under this rider and has met the issue guidelines, premiums or monthly deductions for the new policy will be waived according to the specifications of the waiver rider offered for term conversions as if the Rider had been in force at the start of disability.

Rider Cost:

- Rates are per unit of coverage and vary by gender and tobacco/non-tobacco.
- May be rated differently than the base policy.

Issue Guidelines:

- This rider cannot be added after issue.
- Only allowed if insured is rated Table D or better.
- The rider is commissionable.

Need: Additional term protection

Supplemental Term Insurance Rider on Primary Insured (Rider form: ICC17PITR-7037/PITR-7037)

Available With: *Lincoln WealthPreserve*® 2 IUL (2020), *Lincoln WealthAccumulate*® 2 IUL (2020)

The Supplemental Term Insurance Rider on Primary Insured, available at an additional cost, provides level term insurance on the base insured, which may be converted to permanent coverage. There are three level term periods available: 10 years, 15 years and 20 years.

Issue Ages (vary by plan):	10-year plan: 18-69 15-year plan: 18-59 20-year plan: 18-49
Minimum Issue Amount:	\$100,000
Maximum Issue Amount:	Lesser of 4 times the base policy specified amount or \$1,000,000
Charges:	Rates are banded into two classes: <ul style="list-style-type: none"> • \$100,000-\$249,999 • \$250,000-\$1,000,000
Conversion Options:	<ol style="list-style-type: none"> 1. In the first seven (7) Policy Year(s), you have the option to either: a) increase the Policy's Specified Amount by the amount of the Rider's Death Benefit; or b) convert the Rider's Death Benefit to any single life individual flexible premium adjustable or single life individual flexible premium variable life insurance policy offered for sale by us at the time of conversion or any other policy made available by us for the purpose of conversion on the date of conversion, subject to the Conversion Product Limitations. 2. Beginning in the eighth (8th) Policy Year and for the remainder of the Conversion Period, you have the option to convert the Rider's Death Benefit to any single life individual permanent life insurance policy made available by us for the purpose of conversion on the date of conversion.
Conversion Product Limitations:	During the entire Conversion Period, you cannot convert to a policy without surrender charges, or with riders and/or benefits that waive surrender charges or that enhance surrender values, or a policy that includes riders and/or benefits that provide optional long-term care coverage. Also, the policy to which you convert must be one that would otherwise require full underwriting and cannot be a policy that is primarily sold as part of a corporate-owned or corporate sponsored program or benefit plan. The policy to which you convert must be a policy that we make generally available and which we otherwise distribute through licensed agents.

Rider Cost:

- Rates are by issue age and are level for the term period. Rates are guaranteed.
- The monthly cost of insurance rate for the rider is multiplied by the issue amount of the rider and divided by 1000. This cost is included in the monthly deduction of the policy.
- The underwriting class, Table rating and flat extra rating of the base policy will be applied to this rider.

Issue Guidelines:

- May not be added after issue.
- The rider is commissionable.
- The conversion period is the earlier of the end of the level term or Attained Age 70.
- The conversion is commissionable.
- Available with full underwriting only.

Supplemental Term Insurance Rider on Other Insured (Rider form: ICC17OITR-7038/OITR-7038)

Available With: *Lincoln WealthPreserve*® 2 IUL (2020), *Lincoln WealthAccumulate*® 2 IUL (2020)

The Supplemental Term Insurance Rider on Other Insured, available at an additional cost, provides level term insurance on the spouse of the base policy insured or another individual, which may be converted to base coverage. There are three level term periods available: 10 years, 15 years and 20 years.

Issue Ages (vary by plan):	<ul style="list-style-type: none">• 10-year plan: 18-69; no limit on age of base insured.• 15-year plan: 18-59; maximum age of base insured is 85• 20-year plan: 18-49; maximum age of base insured is 80
Minimum Issue Amount:	\$100,000
Maximum Issue Amount:	Lesser of the specified amount of the base policy plus Term Insurance Rider or \$500,000
Conversion Options:	<ol style="list-style-type: none">1. In the first seven (7) Policy Year(s), you have the option to convert the Rider's Death Benefit to any single life individual flexible premium adjustable or single life individual flexible premium variable life insurance policy offered for sale by us at the time of conversion or any other policy made available by us for of conversion on the date of conversion, subject to the Conversion Product Limitations.2. Beginning in the eighth (8th) Policy Year and for the remainder of the Conversion Period, you have the option to convert the Rider's Death Benefit to any single life individual permanent life insurance policy made available by us for conversion on the date of conversion.
Conversion Product Limitations:	During the entire Conversion Period, you cannot convert to a policy without surrender charges, or with riders and/or benefits that waive surrender charges or that enhance surrender values, or a policy that includes riders and/or benefits that provide optional long-term care coverage. Also, the policy to which you convert must be one that would otherwise require full underwriting and cannot be a policy that is primarily sold as part of a corporate-owned or corporate sponsored program or benefit plan. The policy to which you convert must be a policy that we make generally available and which we otherwise distribute through licensed agents.

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Rider Cost:

- Rates are by issue age and are level for the term period. Rates are guaranteed.
- The monthly cost of insurance rate for the rider is multiplied by the issue amount of the rider and divided by 1000. This cost is included in the monthly deduction of the policy.
- The underwriting class, Table rating and flat extra rating of the base policy will be applied to this rider.

Issue Guidelines:

- May be added after issue.
- Available up to Table F.
- The rider may have a separate Flat Extra rating from the base policy up to \$50.
- The specified amount of the rider may not be increased or decreased after issue.
- The rider is commissionable.
- The conversion is commissionable.
- The conversion period is the earlier of the end of the level term or Attained Age 70.
- Available with full underwriting only.

Children’s Term Rider (Rider form: ICC17CTR-7036/CTR-7036)

Available With: *Lincoln WealthPreserve*® 2 IUL (2020), *Lincoln WealthAccumulate*® 2 IUL (2020)

The Children’s Term Rider, available at an additional cost, provides level term insurance for each child of the insured. The child would remain insured until the earlier of the policy anniversary nearest the child’s 25th birthday or until the insured reaches age 65. The term rider may be converted to an available permanent policy of up to \$5000 per unit, but not less than the minimum on the new plan, up to the child’s 25th birthday. If the insured dies, the rider coverage becomes a fully paid-up policy with an account value.

Issue Ages:	Base policy insured: 18-50 Each child: 0 (15 days old)-17
Minimum:	\$1000
Maximum:	Up to 10 units of \$1000 each or \$10,000

Rider Cost:

- \$0.50 per unit monthly.

Issue Guidelines:

- The rider may be added to the policy after issue.
- The rider is commissionable.
- Available with full underwriting only.

Children's Level Term Insurance Benefit Rider (Rider form: CTR-5670)

Available With: *Lincoln LifeElements*® Level Term (2019), *Lincoln TermAccel*® (2019)

This rider, available at an additional cost, provides level term coverage for all children of the base policy insured until the policy anniversary on or after the child's 25th birthday. The rider will expire on the earlier of the youngest child's age 25 or the policy insured's age 65.

Issue Ages:	Base policy insured: 18-55 Each child: 15 days old - age 17
Minimum:	One unit of \$1000
Maximum:	Up to 15 units of \$1000 each or \$15,000

If the policy insured dies before the expiration of this benefit, any term insurance then in force on an insured child will continue in force until it expires. Premiums are no longer required. The paid-up insurance will be a new policy on the life of each insured child.

At the expiration date of the term insurance, the rider can be converted at the attained age of the child (Standard Tobacco rates), without evidence of insurability to any plan that the company makes available for conversion at the time of conversion. The face amount of the new policy will be at least equal to the amount of the child benefit and not more than 5 times the child benefit.

Rider Cost:

- \$0.50 per unit monthly.

Issue Guidelines:

- The rider may be added or increased after issue with additional underwriting.
- Company approval will be required for any additional benefits or riders.
- The rider is commissionable.

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

Available With: *Lincoln WealthPreserve*® 2 SIUL

This rider, available at an additional cost, protects the policy proceeds if an irrevocable trust is not established prior to policy issue and both insureds die in the first four policy years. The rider covers this risk by providing additional term insurance death benefit. This benefit will offset the effect of applicable estate taxes on the total policy proceeds, keeping the intended policy benefit intact.

Issue Ages:	Same as base policy. Not allowed if younger insured is age 76 or older.
Minimum Issue Amount:	\$250,000
Maximum Issue Amount:	123% of the base policy initial specified amount
Monthly Charge:	Same as the base policy COI x the Estate Protection Rider specified amount

(Continued)

Rider Cost:

- The Cost of Insurance Rates for this rider is the same as for the base policy.

Issue Guidelines:

- May not be added after issue.
- Increases and decreases to the rider post-issue are not allowed.
- It is not convertible to permanent insurance.
- The rider is commissionable.

Survivorship Supplemental Term Insurance Rider (Estate Protection Rider) (Rider form: LR628)

Available With: *Lincoln SVUL^{ONE}* (2021)

The Estate Protection Rider (EPR), available at an additional cost, provides term insurance for four years after policy issue. The purpose of the rider is protection against the policy being included in the estate if both insureds die during the first three policy years and an irrevocable trust was not set up prior to policy issue. The death benefit proceeds payable under the ONE Rider include any death benefit payable under the EPR.

Issue Ages/Classes:	Same classes as base policy. Not allowed if younger insured is age 76 or older.
Minimum Issue Amount:	\$250,000
Maximum Issue Amount:	123% of the base policy initial specified amount
Monthly Charge:	Same as the base policy COI x the Estate Protection Rider specified amount. Also, part of the ONE Rider NLV and RAV monthly deduction.

Rider Cost:

- The Cost of Insurance Rates for this rider is the same as for the base policy.

Issue Guidelines:

- May not be added after issue.
- Increases and decreases to the rider post-issue are not allowed.
- It is not convertible to permanent insurance.
- The rider is commissionable.

Need: Protection for business applications

Lincoln Enhanced Value® Rider (LEVR) (Rider form: ICC19EVR-7089/19EVR-7089)

Available With: *Lincoln WealthAccumulate*® 2 IUL (2020)

The Lincoln Enhanced Value Rider (LEVR) provides a valuable asset by providing a higher cash surrender value in the early years of the policy that may positively impact the Owner's balance sheet. The LEVR is primarily sold through Simplified Issue and Guaranteed Issue underwriting programs on multiple lives. It is available to individuals in fully underwritten form, only in very limited circumstances.

There are three Initial Benefit options: 100%, 93% and 85%. The benefit period is 10 years, grading down after year 7. The LEVR is subject to a minimum premium requirement to keep the rider in force. The minimum premium required will be less as the benefit level decreases. Each month, the cumulative paid premium must be equal to or greater than the initial monthly premium times the number of completed policy months plus debt. If it is not, a grace letter will be sent and if sufficient premium has not been received by the end of the 60- day grace period, the rider will terminate. **The surrender value upon Full Surrender of the policy to which this rider is attached will be increased to an "Enhanced" level so that it will be at least as large as a stated percentage of the summed premium contributions to date less Debt.**

Rider Cost:

There will be a charge for the Rider which varies by Issue Age.

Issue Guidelines:

- Minimum age 19
- Available at issue only
- Rider is commissionable
- Primarily sold through Simplified Issue and Guaranteed Issue underwriting programs on multiple lives.
- Available to individuals in fully underwritten forms only in very limited circumstances.
- It will NOT be available for term conversions.
- Change of Insured Rider can be issued, but if exercised, will terminate this rider.
- Not allowed with *Lincoln LifeEnhance*® ABR, *Lincoln LifeAssure*® ABR, *Lincoln Care Coverage*® ABR, Supplemental Term Insurance Rider on Primary Insured, or Surrender Value Enhancement Endorsement.
- The charge for this rider is waived under the Waiver of Monthly Deduction Rider and will increase the cost of that rider.

Rider Termination

The rider will terminate on the earliest of the following:

- The first Monthly Anniversary Day the Policy's Cash Surrender Value or Surrender Value, as applicable, equals or exceeds the Enhanced Value;
- The Policy Anniversary as shown in the Policy Specifications'
- The MPT is not met subject to this Rider's "Grace Period" provision;
- The Policy terminates or is surrendered for its Policy Cash Surrender Value or Surrender Value, as applicable;
- The date Lincoln receives a Request to terminate this Rider;
- A transfer of ownership of the Policy, excluding a business to business transfer of ownership subject to evidence of ownership satisfactory to us;
- A change in Death Benefit Option;
- A change in underwriting class;
- The date a partial surrender is taken under the Policy; or
- The date the Change of Insured Rider's benefit is exercised.

The Enhanced Surrender Value is only available at time of **full surrender**. It may not be loaned or used in an exchange to another contract. Only the natural surrender value is available for these purposes. Withdrawals are only available using the natural surrender value and will terminate the LEVR entirely if processed during the LEVR period.

(continued)

Chargebacks and Compensation

- Commissions will be charged back on a two-year rolling basis upon policy lapse or surrender, meaning that the most recent two years of Commissions will be charged back upon any lapse at any point while the Exec Rider is in-force.
- No chargeback on Specified Amount decrease while the Lincoln Enhanced Value Rider is in force.
- Withdrawal does not chargeback comp, but a withdrawal will cause this rider to terminate, after which normal policy rules will apply.
- Levelized and semi-heaped options
- A unique set of target premiums for each rider benefit option (1, 2 or 3)
- Resetting target structure

Enhanced Surrender Value Rider: (Rider form: LR541)

Available With: *Lincoln VUL^{ONE}* (2021), *Lincoln SVUL^{ONE}* (2021)

The Enhanced Surrender Value Rider, available for an additional cost, allows the policy owner to report greater assets on their balance sheet reflecting the total value of the coverage. The early years of a life insurance policy typically hold the least available cash surrender value. This could be critical if when considering long-term goals. With this rider, a separate enhanced value is calculated in the first five years of the policy. This enhanced value helps offset potential liabilities that could negatively affect the balance sheet. It can also help trustees reflect total assets.

Rider Charge:

- In years 2-5 there will be a monthly load per thousand of initial specified amount.
- It will not vary by issue age, gender underwriting class or Benefit Selection Option.

Issue Guidelines:

- Must be elected when the policy is issued.
- Available with Full Underwriting, Simplified Issue or Guaranteed Issue.
- The rider is commissionable.
- Special requirements apply. **Inclusion of the Enhanced Surrender Value Rider will require semi-heaped or levelized compensation.**
- It will NOT be available for term conversions.

Business Exec Enhanced Surrender Value Rider (Rider form: 22BESVR-7101)

Available With: *Lincoln AssetEdge[®]* VUL (2022)

Designed for business owners who need balance sheet sensitive solutions, such as key person or executive benefits. The Business Exec Enhanced Surrender Value Rider allows the policy owner to report greater assets on their balance sheet reflecting the total value of the coverage. The early years of a life insurance policy typically hold the least available cash surrender value. This could be critical when considering long-term goals. If the policy is surrendered while the rider is in-force, the Enhanced Surrender Value, if greater will be paid in lieu of the Surrender Value otherwise payable under the policy. The rider does not provide Enhanced Surrender Value for partial surrenders, loans or in connection with the exchange of the policy for any other policy. The Business Exec Enhanced Surrender Value Rider is in effect from year 1 through the end of the surrender charge period.

Rider Charge:

- In years 2-5 there will be a monthly load per thousand of initial specified amount. The cost varies by the option chosen:
 - Option 1 waives surrender charges during the policy's initial Specified Amount surrender charge period.
 - Option 2 waives surrender charges during the policy's initial Specified Amount surrender charge period and replaces a portion of the administrative charges taken out in the first 9 years.
- It will not vary by issue age or gender underwriting class.

(continued)

Issue Guidelines:

- Must be elected when the policy is issued.
- Available with Full Underwriting with one of the following scenarios:
 - Business is the owner
 - Business is the Premium Payor
 - Approved TPA
 - Accounts Receivable
- Available on Simplified Issue or Guaranteed Issue.
- The rider is commissionable.
- **Enhanced Surrender Value Rider will require semi-heaped or levelized compensation.**
- Compensation and Chargeback schedules will differ from the base policy when rider is selected.
- It will not be available for term conversions or internal replacements.

Individual Exec Enhanced Surrender Value Rider (Rider form: 22IESVR-7101)

Available With: *Lincoln AssetEdge*® VUL (2022)

Designed for high-net-worth individuals seeking a tax-advantaged solution that provides the benefits of cash value accumulation, distribution, and liquidity. If the policy is surrendered while the rider is in-force, the Enhanced Surrender Value, if greater will be paid in lieu of the Surrender Value otherwise payable under the policy. The rider does not provide Enhanced Surrender Value for partial surrenders, loans or in connection with the exchange of the policy for any other policy. The Individual Exec Enhanced Surrender Value Rider is in effect from year 1 through the end of the surrender charge period.

Rider Charge:

- In years 2-5 there will be a monthly load per thousand of initial specified amount. The cost varies by the option chosen:
 - Option 1 waives surrender charges during the policy's initial Specified Amount surrender charge period.
 - Option 2 waives surrender charges during the policy's initial Specified Amount surrender charge period and replaces a portion of the administrative charges taken out in the first 9 years.
- It will not vary by issue age or gender underwriting class.

Issue Guidelines:

- Must be elected when the policy is issued.
- **Cannot** be Business owned.
- Maximum issue age of 70.
- Must meet premium requirements.
- Annual income and net worth requirements apply.
- Available with Full Underwriting.
- The rider is commissionable.
- **Individual Exec Enhanced Surrender Value Rider will require semi-heaped or levelized compensation.**
- Compensation and Chargeback schedules will differ from the base policy when rider is selected.
- It will NOT be available for term conversions.

Surrender Value Enhancement Endorsement (SVEE) (Rider form: ICC15END-7026/END-7026)

Available With: *Lincoln WealthAccumulate*® 2 IUL (2020)

When selected, the endorsement becomes a permanent part of the policy and cannot be terminated after issue. The Surrender Value Enhancement Endorsement was designed to allow for higher early cash surrender values in the first 10 policy years. This is important when a business is using current assets to purchase insurance that may cause the balance sheet to temporarily appear to lose value.

This Endorsement enhances the Policy's Cash Surrender Value by waiving all surrender charges. No surrender charges will be applied to the Policy in the determination of the Policy's Cash Value and Cash Surrender Value (used to determine if the Policy is in Force).

As a result, this Endorsement also nullifies the Policy's "Index Growth Cap Trigger for Waiver of Surrender Charges" provision. (Cap Reduction Protection)

Rider Cost

When the endorsement is attached to *Lincoln WealthAccumulate*® IUL, an increased per \$1000 charge applies to the base policy.

The Surrender Value Enhancement Endorsement is primarily sold through Simplified Issue and Guaranteed Issue underwriting programs on multiple lives. It is available to individuals in fully underwritten forms only in very limited circumstances. The minimum issue age is 20.

Issue Guidelines:

- May not be added after issue.
- Rider is commissionable.
- Available with Full Underwriting, Simplified Issue or Guaranteed Issue.
- It will NOT be available for term conversions.

Enhanced Allocation Rider (Rider form: 22LEAR-7100)

Available With: *Lincoln AssetEdge*® VUL (2022)

The Enhanced Allocation Rider gives the policy holder the option to utilize cash value within the policy to pursue increased upside potential through indexed features. Each month the rider is active, a charge will be taken from the Separate Account to purchase an uncapped option on the S&P 500 with a 0% floor and a participation rate. Each month the participation rate will be set at the time of option purchased based on current market prices. This rider uses the change in value of the Index to calculate a credit that will be applied to the Separate Account Value or Fixed Account Value (the Enhanced Allocation Rider Benefit Amount).

(continued)

The Enhanced Allocation Rider is active upon placement, but the policy holder has the right to elect to turn the rider on or off on a monthly basis. When the rider is inactive, no charge will be deducted from the Separate Account. For each month the rider is active, a portion of the Separate Account Value (the Enhanced Allocation Rider Charge) will be taken on the 15th of each month (Enhanced Allocation Option Start Date) and purchase the uncapped options that support this rider.

Rider Charge:

- 2.4% annualized charge

Issue Guidelines:

- Must be elected when the policy is issued.
- Available with Full Underwriting, Simplified Issue or Guaranteed Issue.

Need: Additional protection

Change of Insured Rider (Rider form: J-5760)

Available With: *Lincoln WealthPreserve*® 2 IUL (2020), *Lincoln WealthAccumulate*® 2 IUL (2020)

The Change of Insured Rider allows the owner to transfer the basic policy on the life of the original insured for a policy on the life of a substitute insured. This is primarily used in business/pension situations.

Issue Ages:	Same as base policy.
Underwriting Requirements to exercise:	<ul style="list-style-type: none">• Lincoln approved third party administrator• Business is owner• Business is premium payor• Business accounts receivable arrangement• Owner must have insurable interest• New life must submit satisfactory evidence of insurability• Original policy must be in force• Cannot be exercised until 3 years after original policy date

The Change of Insured Rider may be used in non-business situations while there is an insurable interest.

Rider Cost:

- There is no cost for this rider.

Issue Guidelines:

- Available at issue only.
- Available with Full Underwriting or Simplified Issue.
- The rider is not commissionable.

Change of Insured Benefit Rider (Substitute Life) (Rider form: LR496)

Available With: *Lincoln VUL^{ONE}* (2021), *Lincoln AssetEdge*® VUL (2022)

The Change of Insured Benefit Rider, commonly known as the Substitute Life Rider, entitles a policy owner to substitute a new insured in place of the current insured before the original insured's age 65 under the policy. This means that the owner of a corporation may take out a life insurance policy on a key employee and transfer the coverage to another employee who takes that employee's place when he or she terminates employment.

Using the Change of Insured Benefit Rider, the employee will become the insured, provided that satisfactory evidence of insurability is given to Lincoln. Upon underwriting approval:

- The Date of Issue will be the same date as the original Date of Issue
- The Specified Amount and the Death Benefit Option on the life of the new insured will be the same as on the substitution date
- The Specified Amount may be subject to upward adjustment if required by the Internal Revenue Code to keep the policy from becoming a MEC
- The Accumulation Value of the policy will be the same as the then current Accumulation Value on the date of substitution less the Monthly Deduction for the policy month following the substitution date and any charges for making the substitution
- A new planned premium may be necessary to keep the policy in force because of any difference in age, sex or class between the original insured and the new insured.
- The new policy will include a new schedule of Surrender Charges based on the new insured's attained age, the issue year of the policy and any differences in coverage amount

The Change of Insured Benefit Rider may be used in non-business situations while there is an insurable interest.

Rider Cost:

- There is no cost for this rider.

Issue Guidelines:

- The rider may be added after issue.
- Available with Full Underwriting or Simplified Issue.
- The rider is not commissionable.

Extended No-Lapse Minimum Premium Rider (Rider form: ICC17MPR-7045/MPR-7045)

Available With: *Lincoln WealthPreserve*® 2 IUL (2020)

This rider extends the 10-Year No-Lapse Minimum Premium that is included with the policy up to the earlier of the insured’s age 90 or 40 years, depending on issue age.

If, during the Rider Coverage Period shown above, the surrender value is not sufficient to cover the monthly deduction, the policy will continue in force while the ENLR minimum premium requirement is met. Starting in month 1, the cumulative premium requirement is calculated in the same manner as the 10-Year No-Lapse Minimum Premium but uses the ENLR Monthly Minimum Premium Amount. The cumulative ENLR no-Lapse premium due is the monthly ENLR premium times the number of completed policy months. If the premium requirement is not met during the rider coverage period, you may pay additional premium to ‘catch-up’ the premium required to bring the rider back into effect. See Premium section for more details.

Insured Issue Age	Duration
20-50	40 Years
51-79	Age 90

Rider Cost:

- There is no additional charge for this rider.

Issue Guidelines:

- This rider may not be added after policy issue and is only available through insured’s issue age 79.
- Only allowed with Death Benefit Option 1.
- If the *LifeEnhance* ABR or Waiver of Monthly Deductions Rider are exercised, this rider will terminate.
- This rider is not commissionable.

Extended No-Lapse Minimum Premium Rider (Rider form: ICC22MPR-7106)

Available With: *Lincoln WealthPreserve*® 2 SIUL (2022)

This rider extends the 25-Year No-Lapse Minimum Premium that is included with the policy up to the earlier of the younger insured's age 95 for issue ages 55+ or to the younger insured's age 90 for issue ages 50 and below. (See tabular detail below).

If, during the Rider Coverage Period shown above, the surrender value is not sufficient to cover the monthly deduction, the policy will continue in force while the ENLR minimum premium requirement is met. Starting in month 1, the cumulative premium requirement is calculated in the same manner as the 25-Year No-Lapse Minimum Premium but uses the ENLR Monthly Minimum Premium Amount. The cumulative ENLR no-Lapse premium due is the monthly ENLR premium times the number of completed policy months. If the premium requirement is not met during the rider coverage period, you may pay additional premium to 'catch-up' the premium required to bring the rider back into effect. See Premium section for more details.

Insured Issue Age	Duration
20-50	Younger Insured's Attained Age 90
51	Younger Insured's Attained Age 91
52	Younger Insured's Attained Age 92
53	Younger Insured's Attained Age 93
54	Younger Insured's Attained Age 94
55+	Younger Insured's Attained Age 95

Rider Cost:

- There is no additional charge for this rider.

Issue Guidelines:

- This rider may not be added after policy issue.
- Only allowed with Death Benefit Option 1.
- Not allowed with Supplemental Increase Rider.
- This rider is not commissionable.

Overloan Protection Rider (Rider form: LR616)

Available With: *Lincoln VUL^{ONE}* (2021), *Lincoln AssetEdge*® VUL (2022), *Lincoln SVUL^{ONE}* (2021), *Lincoln ConversionSM* UL (2019), *Lincoln WealthPreserve*® 2 IUL (2020), *Lincoln WealthAccumulate*® 2 IUL (2020); *Lincoln WealthPreserve*® 2 SIUL, *Lincoln WealthAccelerate*® IUL

The Overloan Protection Rider protects highly funded, heavily loaned policies against lapse. If the conditions are met as described below and the policy owner decides to invoke the rider, no further monthly deductions will be taken, and the policy owner is guaranteed a minimum death benefit of \$10,000. Certain provisions of the policy will also be impacted as described in the rider. It is a limited benefit that does not provide any type of market performance guarantee. If the policy owner chooses to exercise this benefit, there is a one-time charge equal to 3.00% of the then current accumulation value.

(continued)

<p>If the policy meets the following conditions, the policy owner will be notified and will have the option of exercising the rider:</p>	<ul style="list-style-type: none"> • Insured must be at least 75 years of age. • The policy must be in-force for at least 15 years. • The policy must not be a Modified Endowment Contract (MEC) as defined by the Technical and Miscellaneous Revenue Act of 1988. • Debt must be greater than the specified amount as of the election effective date. • Ratio of Debt to Accumulation Value is between 95% - 99% for UL policies. • Ratio of Debt to Accumulation Value is between 93% - 99% for VUL policies. • Accumulation Value, less Debt is sufficient to pay the Election Charge. • Both the guideline single premium and guideline level premium must be greater than zero.
<p>Once the OPR is elected, the policy will be impacted in the following ways:</p>	<ul style="list-style-type: none"> • The death benefit will be the greater of \$10,000 or the corridor death benefit less Debt. • All other riders will be terminated. • No additional premiums payments will be accepted. • No additional withdrawals may be taken. • The variable account value, if any, will be transferred to the Fixed Account as of the election effective date. • No further increases or decreases will be allowed. • No additional monthly charges will be taken.

Rider Cost:

- There is no additional charge for this rider. However, if elected, a one-time charge, not to exceed the Maximum Election Charge show in the Policy Specifications will be deducted from the Accumulation Value as of the Election Effective Date.
- Guaranteed 5% of the then current accumulation value.

Issue Guidelines:

- This rider is automatically included when the policy is issued for Guideline Premium Test policies.
- A one-time charge of 3% of the then current Accumulation Value is charged when the rider is exercised.
- There is no charge if the rider is never exercised.
- The rider is not commissionable.

Overloan Protection Rider is not allowed with the Cash Value Accumulation Test (CVAT).

Bonus Rider (Rider form: 20BNSR-621)

Available With: *Lincoln VUL^{ONE}* (2021), *Lincoln SVUL^{ONE}* (2021)

The Bonus Rider gives the policy holder the option to utilize cash value within the policy to pursue increased upside potential through indexed features. Each month the rider is active, a charge will be taken from the Separate Account to purchase an uncapped option on the S&P 500 with a 0% floor and a participation rate. The participation rate will be set at the time of option purchased based on current market prices. This rider includes a No-Lapse Value premium load and will increase the cost of the No-Lapse Guarantee.

The Bonus Rider is active upon placement, but the policy holder has the right to elect to turn the rider on or off on a monthly basis. When the rider is inactive, no charge will be deducted from the Separate Account, but the ONE Rider charges are not reduced because the rider is inactive.

Rider Charge:

- 2.5% annualized charge (0.208% of the Separate Account Value is deducted each month the rider is active)
- Additional No-Lapse premium load increases the cost of the guaranteed premium by 2.5%

Issue Guidelines:

- Must be elected when the policy is issued.
- Available with Full Underwriting, Simplified Issue or Guaranteed Issue.

Supplemental Increase Rider (SIR) (Rider form: ICC22SIR-7101)

Available With: *Lincoln WealthPreserve[®] 2 SIUL* (2022)

This rider helps protect against cost-of-living increases by automatically growing the policy's coverage amount by 3% of the initial specified amount each year, beginning in the second policy year. Increases are capped at the Younger Insured's attained age 80, two times the Specified Amount or \$50 million.

Issue Guidelines:

- Available to younger insured's attained age 79.
- Allowed at issue only.
- Available with Death Benefit Option 1 only.
- Available even if one of the insureds is uninsurable.
- Available with Table Reduction Program.
- Not available with the Enhanced No-Lapse Rider.
- Policy split option will terminate rider.
- Will terminate if policyholder chooses not to receive an annual increase.
- The rider is not commissionable.

Rider Charge:

- There is no specified rider charge.
- The cost of the insurance charges will reflect the higher coverage amount.

Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN
Lincoln Life & Annuity Company of New York, Syracuse, NY

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Policies:

Lincoln LifeElements® Level Term (2019), policy form TRM6063 and state variations*.

Lincoln TermAccel® (2019) policy form TRM6069*.

Lincoln WealthAccumulate® 2 IUL (2020) policy form ICC20UL6092/UL6092 and state variations*.

Lincoln WealthAccelerate® IUL policy form ICC22-UL6093/22-UL6093 and state variations*.

Lincoln WealthPreserve® 2 IUL (2020) policy form ICC20UL6091/UL6091 and state variations*.

Lincoln WealthPreserve® 2 SIUL (2022) policy form ICC22SUL6094 and state variations*.

Lincoln AssetEdge® VUL (2022) policy form 22-VUL606 and state variations*

Lincoln VULONE (2021) policy form 20-VUL689 and state variations*.

Lincoln SVULONE (2021) policy form 20-SVUL622 and state variations*.

*Lincoln Conversion*SM UL (2019) policy form ICC18UL6085 and state variations; UL6081N in NY.

*Not available in New York.

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