



Lincoln Accelerated Benefits Riders

Features Compared for Individual Life Insurance Policies

Products, riders and features are optional and subject to state availability. State variations may apply. See State Availability Grids for details.

Lincoln Care Coverage® Accelerated Benefits Rider	Lincoln LifeAssure® Accelerated Benefits Rider	Accelerated Benefits Rider (Without Critical Illness)	Accelerated Benefits Rider (With Critical Illness)
<p>Rider Overview: Subject to meeting the eligibility requirements, this rider provides benefit payments 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.</p> <p>Not allowed post-issue.</p>	<p>Rider Overview: The rider will accelerate up to 100% of the eligible benefit when written certification is received that the insured is permanently Chronically III and/or Terminally III and all conditions of eligibility are met. Benefits are provided through the acceleration of the Policy's death benefit.</p> <p>Not allowed post-issue.</p>	<p>Rider Overview: The rider will pay a portion of the death benefit when one of two qualifying events occurs:</p> <ul style="list-style-type: none"> • The insured's life expectancy is 12 months or less (VUL) or 6 months or less (UL) • The insured is confined to a nursing home for the balance of life <p>Not allowed post-issue.</p>	<p>Rider Overview: The rider will pay a portion of the death benefit when one of three qualifying events occurs:</p> <ul style="list-style-type: none"> • The insured's life expectancy is 12 months or less (VUL) or 6 months or less (UL) • The insured is confined to a nursing home for the balance of life • The insured experiences a catastrophic health condition
<p>Rider Form Number: ICC18LTC-7050</p> <ul style="list-style-type: none"> • Lincoln VUL^{ONE} (2019) • Lincoln LifeGuarantee® UL (2019) <p>Rider Form Number: ICC19LTC-7059</p> <ul style="list-style-type: none"> • Lincoln WealthAccumulate® IUL (2019) • Lincoln WealthPreserve® IUL (2019) • Lincoln AssetEdge® VUL (2019) and Lincoln AssetEdge® Exec VUL (2019) <p>Note: Descriptions in this document are limited to the above products. Future product variations may apply.</p>	<p>Rider Form Number: ICC17ABR-7044/ABR-7044</p> <ul style="list-style-type: none"> • Lincoln WealthPreserve® IUL (2019): • Lincoln LifeGuarantee® UL (2019): • Lincoln WealthAccumulate® IUL (2019) <p>Rider Form Number: ICC18ABR-7052/ABR-7052</p> <ul style="list-style-type: none"> • Lincoln VUL^{ONE} (2019) <p>Note: Descriptions in this document are limited to the above products. Future product variations may apply.</p>	<p>Rider Form Number varies by product line:</p> <ul style="list-style-type: none"> • VUL: ABR-5645 • UL: J-388 	<p>Rider Form Number varies by product line:</p> <ul style="list-style-type: none"> • VUL: ABR-5650 • UL: J-387

Lincoln Care Coverage® Accelerated Benefits Rider	Lincoln LifeAssure® Accelerated Benefits Rider	Accelerated Benefits Rider (Without Critical Illness)	Accelerated Benefits Rider (With Critical Illness)
Base Products on which Available: <ul style="list-style-type: none"> Lincoln VUL^{ONE} (2019) Lincoln LifeGuarantee® UL (2019) Lincoln WealthAccumulate® IUL (2019) Lincoln WealthPreserve® IUL (2019) Lincoln AssetEdge® VUL (2019) Lincoln AssetEdge® Exec VUL (2019) 	Base Products on which Available: <ul style="list-style-type: none"> Lincoln WealthPreserve® IUL (2019) Lincoln LifeGuarantee® UL (2019) Lincoln WealthAccumulate® IUL (2019) Lincoln VUL^{ONE} (2019) Lincoln LifeGuarantee® UL (2019) Lincoln AssetEdge® VUL (2019) Lincoln AssetEdge® Exec VUL (2019) 	Base Products on which Available: <ul style="list-style-type: none"> Lincoln VUL^{ONE} (2019) Lincoln AssetEdge® VUL (2019) Lincoln AssetEdge® Exec VUL (2019) Lincoln LifeGuarantee® UL (2019) Lincoln LifeGuarantee® SUL (2019) Lincoln WealthPreserve® IUL (2019) Lincoln LifeElements® Level Term Lincoln WealthAccumulate® IUL (2019) 	Base Products on which Available: <ul style="list-style-type: none"> Lincoln VUL^{ONE} (2019) Lincoln AssetEdge® VUL (2019) Lincoln AssetEdge® Exec VUL (2019) Lincoln LifeGuarantee® UL (2019) Lincoln LifeGuarantee® SUL (2019) Lincoln WealthPreserve® IUL (2019) Lincoln WealthAccumulate® IUL (2019)
Charge for Rider: Additional COI and Per 1000 charges <ul style="list-style-type: none"> 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) <ul style="list-style-type: none"> Charges used in the CPG/ONE Rider will never increase. 	Charge for Rider: There is no upfront charge for this rider, however: <ul style="list-style-type: none"> Benefit payment will be discounted upon each acceleration for early payment of benefits, and An administrative fee of \$250 will be deducted from each benefit payment. 	Charge for Rider: There is no charge for the rider, but an administrative charge will be deducted from the benefit at the time of claim. The charge is not to exceed: <ul style="list-style-type: none"> \$250 for VUL policies; or \$300 for UL policies 	
Compensation: Adding the rider will increase targets.	Compensation: N/A	Compensation: N/A	
Agent Licensing: May require health license with LTC CE, as required by each state.	Agent Licensing: Does not require a health license.	Agent Licensing: Does not require a health license.	
Application and Underwriting			
Issue Ages: 20-80 Underwriting Classes: Standard or Couples Discount	Issue Ages: 20-80 Underwriting Classes: Same as base policy.	Issue Ages: same as base policy Underwriting Classes: Same as base policy.	

Lincoln Care Coverage® Accelerated Benefits Rider	Lincoln LifeAssure® Accelerated Benefits Rider	Accelerated Benefits Rider (Without Critical Illness)	Accelerated Benefits Rider (With Critical Illness)
<p>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.</p>	<p>N/A</p>		
<p>Underwriting:</p> <ul style="list-style-type: none"> • Underwritten simultaneously with the base. Full underwriting only. • Table ratings up to Table D. • The base policy may be approved but the rider declined. • A Flat Extra Rating will be allowed up to \$5/1000 or up to Table D. Ratings and Flat Extra Ratings are not allowed concurrently. • A rating will NOT apply to the rider rates. 	<p>Underwriting:</p> <ul style="list-style-type: none"> • Underwritten simultaneously with base policy. Full underwriting only. • The base policy may be approved but the rider declined. • A Flat Extra Rating will be allowed up to \$5/1000 or up to Table D. Ratings and Flat Extra Ratings are not allowed concurrently. 	<p>Underwriting:</p> <ul style="list-style-type: none"> • Not underwritten separately from base policy. • Available with base policy with a rating. • Available with full underwriting or simplified issue. 	<p>Underwriting:</p> <ul style="list-style-type: none"> • Not underwritten separately from base policy. • Available with a base policy rated up to Table D. • Available with full underwriting or simplified issue.
<p>Application Forms and Supplements:</p> <ul style="list-style-type: none"> • The rider is applied for under the basic life insurance application with a check box under additional benefits and riders; <i>Other Benefits/Riders not listed above</i>, write in CCABR. • Application Supplement <ul style="list-style-type: none"> ○ At ages 61+ there is a 10-word delayed recall test, and depending upon the results, a Short Portable Mental Status Questionnaire (SPMSQ) may be administered. • Outline of Coverage • Potential Rate Increase Disclosure • LTC Replacement Form, if applicable 	<p>Application Forms and Supplements:</p> <ul style="list-style-type: none"> • The rider is applied for under the basic life insurance application with a check box under additional benefits and riders; write in LAABR. • Application supplement. <ul style="list-style-type: none"> ○ At ages 61+, there is a 10-word delayed recall test and depending on results, may administer a Short Portable Mental Status Questionnaire (SPMSQ) during the same PHI call. • Policyholder Disclosure. 	<p>Applications: The rider is applied for under the basic life insurance application with a check box under additional benefits and riders.</p>	

<i>Lincoln Care Coverage</i> [®] Accelerated Benefits Rider	<i>Lincoln LifeAssure</i> [®] Accelerated Benefits Rider	Accelerated Benefits Rider (Without Critical Illness)	Accelerated Benefits Rider (With Critical Illness)
Issue Rules: <ul style="list-style-type: none"> • 30-day Right to Examine Period • Not available with SI/GI • Not available to Foreign Nationals 	Issue Rules: <ul style="list-style-type: none"> • Not available on SI/GI • Not available to Foreign Nationals 	Issue Rules: <ul style="list-style-type: none"> • Available with Full Underwriting, SI/GI 	Issue Rules: <ul style="list-style-type: none"> • Available with Full Underwriting, SI/GI
Term Conversions: In the event of a term conversion to a permanent Lincoln policy with CCABR, full underwriting is required.	Term Conversions: In the event of a term conversion to a permanent Lincoln policy, full underwriting is required.	Term Conversions: If term policy has ABR, will allow ABR with terminal illness only on the new policy.	
1035 Exchanges: Allowed		1035 Exchanges: Allowed	

Lincoln Care Coverage® Accelerated Benefits Rider	Lincoln LifeAssure® Accelerated Benefits Rider	Accelerated Benefits Rider (Without Critical Illness)	Accelerated Benefits Rider (With Critical Illness)
Design			
<p>How Rider Benefits Are Determined: At policy issue, the owner will determine the LTC Specified Amount. This can be up to 100% of the policy's death benefit, subject to a minimum of \$50,000 and company lifetime maximum.</p> <p>The owner will also elect a Maximum Monthly Benefit Percentage which is the maximum percentage of LTC Specified Amount that can be accelerated each policy month and can either be 2% or 4%.</p> <p>This percentage will be used to calculate the Maximum Monthly LTC Benefit Amount.</p> <p>The Company Lifetime Maximum Amount is the total LTC Specified Amount one can elect with the policy per insured. It varies by the Maximum Monthly LTC Benefit Percentage, not to exceed \$50,000 per month:</p> <ul style="list-style-type: none"> - \$2,500,000 for 2% - \$1,250,000 for 4% <p>There is no Terminal Illness benefit, however, ABR may be added to the policy. Exercising one rider terminates the other.</p>	<p>How Rider Benefits Are Determined: The Original Benefit Amount (OBA) at time of acceleration will be the lesser of the Specified Amount or the Lifetime Maximum. Once Acceleration begins, this is referred to as the Remaining Benefit Amount (RBA).</p> <ul style="list-style-type: none"> • Each Annual Chronic Illness lump sum payment will have a minimum that is the lesser of: <ul style="list-style-type: none"> ○ \$50,000, or ○ 5% of the OBA multiplied by the applicable discount factor for early payment of benefits; or ○ The balance of the RBA multiplied by the applicable discount factor for early payment of benefits. • The Maximum Chronic Illness Benefit Payment will be the lesser of: <ul style="list-style-type: none"> ○ The annual IRS per diem; ○ 25% of the OBA multiplied by the applicable discount factor for early payment of benefits; or ○ The RBA multiplied by the applicable discount factor for early payment of benefits. <p>The Company Lifetime Maximum Benefit Amount varies by issue age:</p> <ul style="list-style-type: none"> • Ages 20-69: \$1,500,000 • Ages 70-80: \$1,000,000 <p>There is also a Terminal Illness Benefit which is the lesser of 50% of the RBA or \$250,000 of the eligible face amount.</p>	<p>How Rider Benefits Are Determined: The policy will pay 40% of the Death Benefit for nursing home confinement; and 50% of the Death Benefit for terminal illness with a Company maximum cumulative benefit limited to \$250,000 for all qualifying events.</p> <p>There is no benefit for Critical Illness.</p> <p>The 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 the costs for five years.</p>	<p>How Rider Benefits Are Determined: The policy will pay 40% of the Death Benefit for nursing home confinement or 50% of the Death Benefit for terminal illness with a Company maximum cumulative benefit limited to \$250,000 for all qualifying events; the lesser of 5% of the Death Benefit or \$25,000 for a Critical Illness.</p> <p>The 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 the costs for five years.</p>

<i>Lincoln Care Coverage</i> [®] Accelerated Benefits Rider	<i>Lincoln LifeAssure</i> [®] Accelerated Benefits Rider	Accelerated Benefits Rider (Without Critical Illness)	Accelerated Benefits Rider (With Critical Illness)
<p>Riders not allowed with CCABR:</p> <p>Alternate Cash Surrender Value Rider (Exec Rider)</p> <p>Change of Insured Rider</p> <p>LAABR</p>	<p>Riders not allowed with LAABR:</p> <p>ABR with Critical Illness</p> <p>ABR without Critical Illness</p> <p>CCABR</p>	<p>Riders not allowed with ABR without Critical Illness:</p> <p>LAABR</p> <p>ABR with Critical Illness</p>	<p>Riders not allowed with ABR without Critical Illness:</p> <p>LAABR</p> <p>ABR without Critical Illness</p>
Qualifying for Benefits			
<p>Eligibility: An insured may receive benefits under this rider once the following conditions are met:</p> <ul style="list-style-type: none"> • 90-day elimination period is satisfied • Written certification within the preceding 12-month period from a Licensed Health Care Practitioner that the Insured is Chronically Ill • A prescribed Plan of Care by a Licensed Health Care Practitioner for Covered Services is received at least every 12 months • All claims forms and written notifications are submitted and satisfactory. 	<p>Eligibility: The policy may pay a portion of the death benefit upon the occurrence of one of the following qualifying events:</p> <ul style="list-style-type: none"> • The insured is diagnosed as being permanently chronically ill; or • The insured is diagnosed as terminally ill (life expectancy of 12 months or less). 	<p>Eligibility: The policy will pay a portion of the death benefit upon the occurrence of one of the three qualifying events. They include:</p> <ul style="list-style-type: none"> • Being permanently confined to a nursing home; and • Being diagnosed as terminally ill (for VUL, life expectancy of 12 months or less; for UL, life expectancy of 6 months or less). 	<p>Eligibility: The policy will pay a portion of the death benefit upon the occurrence of one of the three qualifying events. They include:</p> <ul style="list-style-type: none"> • The occurrence of a specified critical illness or condition; • Being permanently confined to a nursing home; and • Being diagnosed as terminally ill (for VUL, life expectancy of 12 months or less; for UL, life expectancy of 6 months or less).
<p>Elimination Period: 90 days of Covered Services within a rolling 730-day period. Only needs to be satisfied once during the life of the policy.</p>	<p>Elimination Period: None</p>		

Lincoln Care Coverage® Accelerated Benefits Rider	Lincoln LifeAssure® Accelerated Benefits Rider	Accelerated Benefits Rider (Without Critical Illness)	Accelerated Benefits Rider (With Critical Illness)
<p>Chronic Illness: 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.</p>	<p>Chronic Illness: Insured has been certified by a Licensed Health Care Practitioner as: 1. Services are expected to be needed for the remainder of the Insured's life, AND 2. EITHER: a) Must be unable to perform 2 out of 6 Activities of Daily Living for at least 90 days, or b) Requires substantial assistance from another individual due to severe cognitive impairment.</p>	<p>Chronic Illness: N/A</p>	
Benefits			
<p>Benefit Payment Method: Reimbursement of eligible receipts paid no less frequently than once each Policy Month.</p>	<p>Benefit Payment Method:</p> <ul style="list-style-type: none"> • Chronic Illness: Annual or lump sum indemnity payment. • Terminal Illness: lump sum payment only. 	<p>Benefit Payment Method: Lump sum indemnity.</p>	
<p>Temporary Conditions: Covered, subject to satisfying the eligibility conditions.</p>	<p>Temporary Conditions: Not covered.</p>	<p>Temporary Conditions: N/A</p>	
<p>Terminal Illness Benefit: There is no Terminal Illness benefit, however, ABR may be added to the policy. Exercising one rider terminates the other.</p>	<p>Terminal Illness Benefit: The lesser of 50% of the Remaining Benefit Amount or \$250,000 of the eligible face amount.</p>	<p>Terminal Illness Benefit: 50% of the Death Benefit Note: The maximum cumulative benefit is limited to \$250,000 for all qualifying events.</p>	
<p>Nursing Home Benefit: One of the regularly covered services.</p>	<p>Nursing Home Benefit: N/A</p>	<p>Nursing Home Benefit: 40% of the Death Benefit for nursing home confinement.</p>	
<p>Critical Illness: N/A</p>	<p>Critical Illness: N/A</p>	<p>Critical Illness: N/A</p>	<p>Critical Illness: The lesser of 5% of the Death Benefit or \$25, 000.</p>

<i>Lincoln Care Coverage</i> [®] Accelerated Benefits Rider	<i>Lincoln LifeAssure</i> [®] Accelerated Benefits Rider	Accelerated Benefits Rider (Without Critical Illness)	Accelerated Benefits Rider (With Critical Illness)
Impact of Benefit Payments on the Policy			
<p>Acceleration impact on Death Benefit: The LTC Specified Amount is reduced dollar for dollar. The base policy death benefit will be pro-rated down.</p> <p>If a Death Benefit Option (DBO) other than DBO1 is in effect, it will be changed to DBO1 prior to the first benefit payment. After this, no further DBO changes are permitted.</p>	<p>Acceleration impact on Death Benefit: The Death Benefit will be pro-rated down.</p>	<p>Acceleration impact on Death Benefit: Death proceeds will be reduced by the amount of the accelerated benefit paid plus accrued interest. The benefit payment will be treated as a lien against the policy.</p>	
<p>Acceleration impact on Policy Values: Policy values will be proportionately reduced, as applicable for the base policy, including shadow account and guidelines. Existing loans are repaid proportionately with each benefit payment.</p>	<p>Acceleration impact on Policy Values: Policy values will be proportionately reduced, as applicable for the base policy, including shadow account and guidelines. Existing loans are repaid proportionately with each benefit payment.</p>	<p>Acceleration impact on Policy Values: The accelerated benefit paid plus accrued interest will be treated as a loan against the policy. Access to the cash value of the policy through loans, partial surrenders or a full surrender will be limited.</p>	
<p>Lapse Protection upon acceleration:</p> <ul style="list-style-type: none"> • CCABR charges will be waived while benefits are being paid under the rider. • Monthly deductions continue; benefit payments ratio down the specified amount used to determine charges. • Additional premiums may be necessary to keep base policy in-force. • Once acceleration begins, an in-force illustration should be requested to determine any potential changes to planned premiums. • If, while on claim, the policy would otherwise lapse, Lincoln will waive ALL monthly deductions, but death benefit is limited to Remaining LTC Specified Amount, less debt. If the insured comes off claim, must pay premiums needed to keep policy in-force. 	<p>Lapse Protection upon acceleration:</p> <ul style="list-style-type: none"> • Monthly deductions continue; benefit payments ratio down the specified amount used to determine charges. • Additional premiums may be necessary to keep base policy in-force. • Once acceleration begins, an in-force illustration should be requested to determine any potential changes to planned premiums. 	<p>Lapse Protection upon acceleration: N/A</p>	

Lincoln Care Coverage® Accelerated Benefits Rider	Lincoln LifeAssure® Accelerated Benefits Rider	Accelerated Benefits Rider (Without Critical Illness)	Accelerated Benefits Rider (With Critical Illness)
Impact of Benefit Payments on Other Riders			
<p>Accelerated Benefits Riders: ABR is allowed with the CCABR but accelerating one rider will terminate the other.</p> <p>Children’s Term Rider: If the policy has been fully accelerated, will be offered as paid-up insurance to the children.</p> <p>Enhanced Surrender Value Rider (VUL^{ONE}): Allowed until acceleration, then terminates.</p> <p>Overloan Protection Rider: If the Overloan Protection Benefit is elected, this rider will terminate. For IUL only – if CCABR were to terminate, OPR may be reinstated.</p> <p>Waiver of Monthly Deductions: If already on waiver, may remain. May also go on waiver after coming off claim.</p>	<p>Waiver of Monthly Deductions Rider: A new claim for waiver may be begun after acceleration under this rider. If the insured is already on waiver, they may stay on waiver.</p> <p>Children’s Term Rider: If the policy has been fully accelerated, will be offered as paid-up insurance to the children.</p>	<p>Impact of Acceleration on Other Riders: N/A</p>	
Post-Issue			
<p>New Loans or Withdrawals: Loans are allowed up to and after acceleration but are not allowed in the same month that a benefit is paid. Loans will be repaid proportionately with each benefit payment. Partial Surrender reduces Remaining LTC Specified Amount dollar for dollar.</p>	<p>New Loans or Withdrawals while on acceleration: Loans and withdrawals are allowed. Loans will be repaid over time by a portion of the benefit payment.</p>	<p>New Loans or Withdrawals while on acceleration: Allowed but sufficient cash surrender value must remain to cover monthly deductions for the policy or shadow account for 5 years.</p>	

<i>Lincoln Care Coverage</i> [®] Accelerated Benefits Rider	<i>Lincoln LifeAssure</i> [®] Accelerated Benefits Rider	Accelerated Benefits Rider (Without Critical Illness)	Accelerated Benefits Rider (With Critical Illness)
Tax Qualification			
<p>Tax Qualification:</p> <p>This Rider is intended to be a qualified long-term care insurance policy under the Internal Revenue Code. The death benefit provided by this policy is intended to qualify for the Federal Income Tax exclusion. The CCABR is intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.</p> <p>Lincoln will report the rider charges to the IRS each year in Box 1 of Form 1099-R but will be noted by distribution code “W” in Box 7 (“charges or payments for purchasing qualified long-term care insurance contracts under combined arrangements”). The reduction in the cost basis of the policy will be shown in Box 8.</p> <p>In the event there was an actual distribution from the policy, Lincoln may provide a separate 1099-R. The distribution code in Box 7 will not be identified as a “W”, and the client should consult their tax advisor to determine whether any such amount is taxable.</p>	<p>Tax Qualification:</p> <p><i>Chronic Illness:</i> Benefits received as a single Lump Sum benefit payment are reported as “Accelerated death benefits paid” on IRS Form 1099-LTC. If a lump sum benefit payment exceeds the applicable per diem limit for the period to which the payment relates, the benefit payment may be taxable to the extent it also exceeds the cost of qualified long-term care services provided for the insured for that period.</p> <p><i>Terminal Illness:</i> Benefits are reported as “Accelerated death benefits paid” on IRS Form 1099-LTC.</p>	<p>Tax Qualification:</p> <p><i>Nursing Home Benefit:</i> Benefits received as a single Lump Sum benefit payment are reported as “Accelerated death benefits paid” on IRS Form 1099-R.</p> <p><i>Terminal Illness:</i> Benefits received as a single Lump Sum benefit payment are reported as “Accelerated death benefits paid” on IRS Form 1099-LTC.</p> <p>If a lump sum benefit payment exceeds the applicable per diem limit for the period to which the payment relates, the benefit payment may be taxable to the extent it also exceeds the cost of qualified long-term care services provided for the insured for that period.</p>	<p>Tax Qualification:</p> <p><i>Critical Illness:</i> Benefits received as a single Lump Sum benefit payment are reported as “Accelerated death benefits paid” on IRS Form 1099-R.</p> <p><i>Nursing Home Benefit:</i> Benefits received as a single Lump Sum benefit payment are reported as “Accelerated death benefits paid” on IRS Form 1099-R.</p> <p><i>Terminal Illness:</i> Benefits received as a single Lump Sum benefit payment are reported as “Accelerated death benefits paid” on IRS Form 1099-LTC.</p> <p>If a lump sum benefit payment exceeds the applicable per diem limit for the period to which the payment relates, the benefit payment may be taxable to the extent it also exceeds the cost of qualified long-term care services provided for the insured for that period.</p>

<i>Lincoln Care Coverage</i> [®] Accelerated Benefits Rider	<i>Lincoln LifeAssure</i> [®] Accelerated Benefits Rider	Accelerated Benefits Rider (Without Critical Illness)	Accelerated Benefits Rider (With Critical Illness)
Termination of Rider			
<p>Rider Termination: The rider will terminate on the first of the following to occur:</p> <ul style="list-style-type: none"> • Requested in writing to terminate; • The Remaining LTC Specified Amount is reduced to zero; • The election to exercise any Accelerated Benefits Rider; • The election to exercise the Overloan Protection Rider; • Termination of the Policy; • Death of the Insured. 	<p>Rider Termination: The rider will terminate on the first of the following to occur:</p> <ul style="list-style-type: none"> • Requested in writing; • The Policy's Specified Amount and the Remaining Benefit Amount are reduced to zero, which will cause termination of both the rider and the policy; • The Remaining Benefit Amount is reduced to zero; • Termination of the Policy; • Death of the Insured. 	<p>Rider Termination: The rider will terminate:</p> <ul style="list-style-type: none"> • Upon written request; • On surrender or termination of the policy; or • Upon continuation of the policy under an extended term non-forfeiture option. • Accelerating CCABR 	

Distributor: Lincoln Financial Distributors, Inc., a broker-dealer

Variable products are sold by prospectuses, which contain the investment objectives, risks, and charges and expenses of the variable product and its underlying investment options. Read carefully before investing.

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

Only Registered Representatives can sell Variable Products.

Policies are issued by The Lincoln National Life Insurance Company. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Not for use in New York.

©2019 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

