



# Lincoln LifeGuarantee<sup>®</sup> SUL

## Fact Sheet

**Lincoln LifeGuarantee SUL** is a survivorship universal life insurance policy that covers two individuals. The death benefit is paid when the second person dies.

- A powerful estate planning tool to help you create a legacy for your beneficiaries or protection for your business
- Affordable, guaranteed lifetime coverage with guaranteed premiums
- Riders that let you customize your policy to meet your unique needs

### Issue ages and classes

	Nontobacco	Tobacco
<b>Preferred</b>	20–80	—
<b>Standard</b>	20–85	20–85

Certain rated cases may be eligible to receive standard rates.

### Maturity age

Extended to the younger insured's age 121

### Issue amounts

- Minimum face amount: \$100,000
- Maximum face amount: subject to individual consideration and underwriting limits

### Premium requirements

Your premium amount and frequency may vary as long as you maintain either a positive cash surrender value or satisfy the Coverage Protection Guarantee requirements.

### Coverage Protection Guarantee (CPG)\*

Subject to satisfying the CPG requirements, this rider guarantees that your policy will not lapse even if the cash surrender value is insufficient to cover monthly deductions. Automatically included at issue.

### Interest crediting

A guaranteed minimum annual interest rate of 2% applies to unborrowed funds.

\*For specifics on how policy loans and withdrawals impact the Coverage Protection Guarantee, refer to the Coverage Protection Guarantee flier.

Guarantees are subject to the claims-paying ability of the issuing company.

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

Products issued by:  
The Lincoln National Life Insurance Company

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## Loans†

- Policyowners may borrow up to 100% of the cash surrender value at any time.
- Loan interest rate charged on borrowed funds is 6% up to attained age 121 and 4% thereafter, guaranteed in the policy.
- Borrowed funds receive 4% interest rate credit, guaranteed in the policy.

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## Withdrawals†

- Minimum withdrawal amount is \$500.
- There is no transaction fee for withdrawals.
- Maximum withdrawal amount is 100% of cash surrender value less \$2,500.
- An additional charge applies if the withdrawal reduces the policy's face amount during the surrender charge period.
- Loans and withdrawals reduce the cash surrender value and death benefit, may cause the policy to lapse, and may have tax implications.

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## Charges and fees

Charge	Frequency	Detail
Premium load	At payment	15% all years based on premium amount
Per policy expense charge	Monthly	\$8 (\$96 annually)
Administrative expense	Monthly	Varies
Cost of insurance	Monthly	Varies
Unit expense charge	Monthly	\$0.05 per \$1,000 of initial specified amount
Surrender charges	19 years	Varies

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## If you're concerned about...

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### Policy guarantees

**The Minimum Death Benefit Endorsement**—gives you the security of knowing that your beneficiaries will never receive less than \$5,000, even if the death benefit minus total policy debt (your policy loans plus accrued interest) is less. The endorsement does not protect the policy from lapse. Automatically included at issue.

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### Needing more insurance coverage early on

**The Estate Protection Rider**—provides an additional term insurance benefit during the first four years of your policy. Available at an additional cost.

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†Policy loans and withdrawals will reduce the length of time the Coverage Protection Guarantee will protect the policy.

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**Needing cash after the first death**

**The Accelerated Benefits Rider with First Death Benefit**—pays the survivor a cash benefit upon the first death and provides enhanced protection for the survivor in the event of critical or terminal illness or confinement to a nursing home. One-time charge when rider is exercised. Benefits are subject to state availability; not available in Connecticut, Maryland, Pennsylvania or Vermont. Underwriting approval required. (Accelerated death benefits may be taxable and may affect public assistance eligibility.)

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**Unexpected healthcare needs**

**The Accelerated Benefits Rider**—pays out a portion of the death benefit if, after the first death, the surviving insured is permanently confined to a nursing home or becomes terminally ill. One-time charge when rider is exercised. Benefits are subject to state availability. (Accelerated death benefits may be taxable and may affect public assistance eligibility.)

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**Disability protection**

**The Disability Waiver of Specified Premium Benefit Rider**—covers you for a specified monthly premium if the covered insured becomes totally disabled. Available at an additional cost.

**The Disability Waiver of Monthly Deduction Benefit Rider**—waives the monthly deduction if the covered insured becomes totally disabled. Available at an additional cost.

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**Changing tax laws or survivorship insurance needs**

**The Guaranteed Policy Split Option Rider**—offers you the flexibility and convenience of splitting your survivorship policy into two individual policies in the event of divorce, repeal of the unlimited marital deduction, or reduction in the estate tax rate to 25% or less. No additional medical examination required. Available at an additional cost; some restrictions apply.

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**Important disclosures:**

*Lincoln LifeGuarantee*<sup>®</sup> SUL (2013) is issued on policy form SUL6008 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.** In some states, contract terms are set out and coverage may be provided in the form of certificates issued under a group policy issued by The Lincoln National Life Insurance Company to a group life insurance trust.

**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.

Products, riders and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.