



You're In Charge®

COMING SOON!
Survivorship Whole Life Exchange Option
A special legacy enhancement opportunity
for eligible clients

6/19/17

In the upcoming weeks, your eligible clients will begin receiving an offer from Lincoln to exchange their current survivorship whole life policy for a special *Lincoln SVUL^{ONE}* product designed specifically for this exchange. This voluntary exchange may give your clients a larger death benefit than their current policy. The death benefit is also greater than if the same coverage was purchased outside of this **Survivorship Whole Life Exchange Option**. And there may be other benefits for you and your clients.

This new *Lincoln SVUL^{ONE}* policy offers your clients these advantages:

- **The potential** for an increased death benefit—guaranteed for life—with the same premiums
- **Added value** with a larger death benefit than they can purchase outside of this exchange option
- **More flexibility** with a variety of premium options — *including* the option to possibly stop paying premiums

A policy exchange will be considered new business for you

Exchanges **will be considered new business**. You will be compensated using the same rate schedule used for new premium, with both the rollover premium (net of loans) and the new premium eligible for first year compensation. Please note that **full underwriting will be required** for your clients to move forward with the exchange.

Look for the package customized for YOUR clients

To help streamline the exchange process, you'll receive a package with in-depth product and program materials as well as customized illustrations and policy information for your eligible clients. Please note that full underwriting will be required for your clients to move forward with the exchange.

You can now access resources for this exchange by visiting lincolnfinancial.lfd.com/WholeLifeExchange. For additional questions, contact your General Agency or Lincoln representative. The Sales Desk can be reached at 877-533-0118, option 2, option 4 for information or to request revised illustrations.

Keep in mind that unless extended by Lincoln, the opportunity to participate in the Survivorship Whole Life Exchange Option will expire on December 29, 2017.

Please note that you must be registered to sell variable products.

Thank you for trusting Lincoln Financial Group to provide the needed support and solutions allowing you to focus on what matters most — your clients.

Sincerely,

Joshua Durand
Vice President, Life Insurance Business Leader
Lincoln Financial Group
1818450

For agent or broker use only. Not for use with the public.
Only registered representatives may sell variable products.

ABOUT LINCOLN SVUL^{ONE}: All of these advantages in one policy

A lifetime guaranteed death benefit regardless of market performance

Our Optimal No-Lapse Enhancement (ONE) Rider guarantees a death benefit for life — **no matter what the market does or which investment options your clients choose**, assuming that they fund the policy as specified.¹

Market-driven growth potential

Your clients have the flexibility to make the investment choices they want without impacting their guaranteed protection.

Please note that whole life and variable universal life policies both offer a death benefit but differ greatly in their design, functionality and cost. These differences and others should be taken into consideration before making a change.

¹To maintain the guaranteed death benefit protection, automatic rebalancing is required and the use of the money market investment option is limited to the right-to-examine period, or as an account from which to transfer funds for the dollar cost averaging (DCA) program.

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

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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.

Variable products are sold by prospectus, which contains the investment objectives, risks, and charges and expenses of the variable product and its underlying investment options. Read carefully.

Policy values will fluctuate and are subject to market risk and to possible loss of principal. Products, riders and features are subject to state availability. Limitations and exclusions may apply. This exchange option is not available in New York or Pennsylvania. Check state availability.