



# MAKE YOUR LIFE INSURANCE DO MORE

*Lincoln LifeEnhance® Accelerated Benefits Rider*

**When you need help, your benefits are here for you**

You can file a permanent chronic illness claim when you meet all of the claims criteria, including:

The inability to perform at least two of the activities of daily living

Or

A need for substantial supervision due to severe cognitive impairment

And

You need services for the rest of your life

Lincoln will assess your chronic and/or terminal illness claim based on a licensed healthcare practitioner's written certification.



## Activities of daily living

Bathing

Eating

Continence

Toileting

Dressing

Transferring

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

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

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

## The benefits help make life simpler

A permanent chronic or terminal illness can be financially and personally devastating. That's why it's important to have the protection you need. As part of a universal life policy, the *Lincoln LifeEnhance* Accelerated Benefits Rider may help you improve your quality of life.

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

**It's accessible.** There's no waiting period to receive benefits under this rider once all eligibility conditions have been met.

**It's convenient.** No receipts or reimbursements are required, and you can use the funds for whatever you want.<sup>1</sup>

**It's tax-advantaged.** The benefits are designed to be excluded from taxable income. Ask your tax advisor whether this applies to you.

**It's secure.** Once benefit payments begin, the policy will not lapse as long as the rider is in force.

<sup>1</sup>Any monthly chronic illness or terminal illness benefit payments will first be used to proportionately repay a portion of any outstanding policy loan. A chronic illness one-time lump sum payment will be reduced by any outstanding loan.

Products issued by:

The Lincoln National Life Insurance 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 |                  |                      |



Home care



Home remodeling



Transportation needs

### Use the funds for whatever you want (medical or other)

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

### You may be eligible:

- For **chronic illness**, up to 100% of the death benefit with payment options of:
  - Monthly increments of the lesser of 2% of the gross death benefit or the IRS per diem limit times the number of days in the month. The per diem limit may increase annually for inflation.
  - One-time lump sum payment, discounted for mortality and interest. Taking the lump-sum benefit will terminate both the rider and the policy.
- For **terminal illness**, a lump sum of the lesser of 50% of the remaining death benefit or \$250,000
- To take chronic and terminal illness benefits concurrently.
- To apply for the rider within these issue ages:
  - Ages 20-69: with a \$5,000,000 maximum face amount
  - Ages 70-80: with a \$2,000,000 maximum face amount

Lincoln will assess your chronic and/or terminal illness claim based on a licensed healthcare practitioner's written certification. Annual recertification by a licensed healthcare practitioner must take place in order to continue receiving monthly chronic illness benefits.

Please note that you could be approved for coverage under the base life insurance policy, but not for the *Lincoln LifeEnhance* rider.

### Ask your advisor about Lincoln universal life products and the *Lincoln LifeEnhance® Accelerated Benefits Rider* today.

**This rider is not long-term care insurance nor is it intended to replace the need for long-term care insurance. The benefits are supplementary to the primary need for death benefit protection. The rider may not cover all of the costs associated with the chronic illness of the insured. The benefits of the rider are limited by the policy's death benefit at the time of claim, long-term care insurance does not typically contain this limitation.**

#### Tax qualification

The benefits paid under this rider are intended to be treated as accelerated death benefits under section 101(g)(1) of the Internal Revenue Code of 1986, as amended (the "Code"). The Company considers the benefits paid under this rider that do not exceed the maximum Per Diem Limit as prescribed by law to be eligible for exclusion from income under section 101(a) of the Code to the extent that all applicable qualification requirements under the code are met. If benefits are paid in excess of the applicable Per Diem Limit, or if benefits are paid and all applicable qualification requirements are not met, the benefits may constitute taxable income to the recipient. This rider is not intended to be a qualified long-term care insurance contract under section 7702(b) of the Code. The tax treatment of the accelerated death benefits may change, and you should always consult and rely on the advice of a qualified tax advisor.

|   |
|---|
| 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                              |

©2014 Lincoln National Corporation

[LincolnFinancial.com](http://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.

LCN-897980-040714  
POD 4/14 Z05  
Order code: LIF-LEAB-FLI001

**Lincoln**  
Financial Group®

You're In Charge®

#### Important disclosures:

*Lincoln LifeGuarantee® UL (2013) is issued on policy form UL6000, with optional rider form number ABR-7001; Lincoln LifeReserve® Indexed UL Accumulator (2014), is issued on policy form UL6024/ICC14UL6024, with optional rider form number ABR-5762; 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.*

**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. Check state availability. Not approved for use in Massachusetts or New York.