Competitive advantages *Lincoln LifeReserve®* IUL (2011)

Tell your clients to say goodbye to market risks and still get the income growth potential and death benefit protection they need. *Lincoln LifeReserve* Indexed UL holds the key.

Here's why

13% earnings cap	Offers a 13% earnings cap at the end of each 12-month term when they choose the 1-Year Point-to-Point Indexed Account option.
1% guaranteed	Its 1% guaranteed minimum interest rate on the Fixed Account and the three indexed accounts means they'll earn interest, even in a down market.[2]
S&P 500 Index[1]	Growth potential is linked to S&P 500 Index[1]—the most popular index used. Policy values are not invested directly in the market, so they'll be protected from losses caused by market downturns.
Tax-advantaged income	Designed to accumulate and provide a potential source of tax-advantaged income through loans[3] to supplement retirement, college, travel and more.
Guaranteed 5% loan charge rate (years 11+)	Offers participating loans with a guaranteed 5% charge rate in policy years 11 to attained age 100, and 6% in policy years 1 through 10.

There's more for you to feel good about

- Clients can enhance their protection with a variety of policy riders, including Overloan Protection
- Competitive rolling target premiums
- The great Lincoln underwriting capabilities you expect
  - Preferred nontobacco rates for pipe and cigar smokers
  - Table reduction opportunities for ages 0 to 70—Table C to Standard

Unlock your competitive advantages with *Lincoln LifeReserve* IUL today! Contact us now for complete details.

Not an affiliate of Lincoln Financial Group.

[1] Excludes dividends.

[2] Policy charges remain in effect and could reduce the policy value. Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company.

[3] Loans and withdrawals will reduce the policy's cash value and death benefit.

Products issued by:
The Lincoln National Life Insurance Company

For agent or broker use only. Not for use with the public.

Hello future.®

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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The S&P 500 Index is a price index and does not reflect dividends paid on the underlying stocks. It is not possible to invest directly in an index.

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