



LINCOLN LEADER

LIFE INSURANCE VERSION

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Key Headlines

Introducing *Lincoln LifeGuarantee*SM UL (2009) and *Lincoln LifeGuarantee*SM Plus UL (2009)

Lincoln VUL Dollar-Cost Averaging Fixed Account Enhanced Interest Rate Program – **Date Extended**

Assured Distribution Endorsement (ADE) not available in Illinois

Term Policy Fee Increase

State Availability

Click here to view the life state availability charts.

Click here to view the life forms approval chart.

Information Compiled By Insurance Solutions, Product & Distribution Support

Introducing *Lincoln LifeGuarantee*SM UL (2009) and *Lincoln LifeGuarantee*SM Plus UL (2009)

Effective September 28, 2009, Lincoln will introduce the newest secondary guarantee products in its universal life insurance portfolio:

- *Lincoln LifeGuarantee*SM UL (2009)
- *Lincoln LifeGuarantee*SM Plus UL (2009)

***Lincoln LifeGuarantee*SM UL (2009)** - Offers very competitive level pay to 100 lifetime guaranteed insurance coverage.

Key Features

- Lower cost on level pay scenarios - you only need to fund to age 100 to guarantee lifetime coverage
- Flexible timing on 1035 premiums
- Industry leading underwriting: Accessible, Responsive, and Fair
- Point-of-sale support – we provide some of the best solutions in the industry to solve client planning problems.

***Lincoln LifeGuarantee*SM Plus UL (2009)** – Best suited for clients ages 45-65 who want death benefit guarantees and cash value.

Along with the death benefit, this product provides flexibility in planning for::

- Future long-term care needs
- 1035 exchanges with and without loans
- Family and charitable gifting
- Funds to buy out partners in buy/sell arrangements

Changes to both include:

- Late 1035 Forgiveness (same as SUL): 1035 premiums can arrive anytime during the first year without impacting the length of guaranteed coverage
- Level pay, lifetime guaranteed premiums are competitive and you only need to fund to age 100 to guarantee lifetime coverage
- The Coverage Protection Guaranteed is now provided as an automatic rider
- Death Benefit Options 1 and 2 are available, Option 3 no longer available
- Loan charged rate is now 6.00% and the crediting rate for borrowed funds is 4.00%
- Guaranteed Issue minimum - increased to \$60,000
- Premium load on *Lincoln LifeGuarantee*SM UL (2009) is now 15% versus the old product's 30%
- Premium load on *Lincoln LifeGuarantee*SM Plus UL (2009) is now 7.5% in all years

In addition, you will also notice changes to target premiums (light to moderate sized reductions) and both products still offer rolling targets for 5 years (rolling targets are not available in New York).

Availability

New business applications will be accepted on Monday, September 28, 2009 in states where *Lincoln LifeGuarantee*SM UL (2009) and *Lincoln LifeGuarantee*SM Plus UL (2009) have been approved. [Click here](#) to view the state availability chart.

Rider Availability

Subject to state approval, the following riders are available on *Lincoln LifeGuarantee*SM UL (2009) and *Lincoln LifeGuarantee*SM Plus UL (2009):

- **Accidental Death Benefit Rider**
- **Children's Term Rider**
- **Guaranteed Insurability Rider**
- **Spouse Term Rider** (not available in New York)
- **Disability Waiver of Monthly Deduction Rider**
- **Disability Waiver of Specified Premium**
- **Accelerated Benefits Rider** (New York has its own version)
- **Accelerated Benefits Rider** (with critical illness coverage) (not available in New York)