

Lincoln Financial Group Launches New Indexed Universal Life Insurance Solution For Clients' Wealth Protection, Income and Business Needs

RADNOR, Pa.--(BUSINESS WIRE)--Lincoln Financial Group (NYSE:LNC) has introduced the newest addition to its suite of Indexed Universal Life (IUL) insurance products, *Lincoln WealthAdvantageSM* Indexed Universal Life. The new offering provides advisors flexibility in how they help clients achieve specific goals related to wealth protection and legacy planning, tax efficient income or business needs.

"Lincoln's IUL products are seeing strong traction in the market, and the addition of *Lincoln WealthAdvantageSM* builds on the strength and diversity of the portfolio, providing new opportunities for advisors to address three unique client needs in a single solution," said Michael Parker, vice president, Life Product Management, Lincoln Financial Group. "*Lincoln WealthAdvantageSM* offers a cost-efficient death benefit with cash value flexibility for clients seeking protection, tax-advantaged growth potential with opportunities for tax-efficient income for those focused on accumulation and distribution, while also addressing a growing need in the business insurance marketplace."

Lincoln WealthAdvantageSM offers three death benefit options including a previously unavailable option on Lincoln IUL policies, which provides a death benefit equal to the policy face amount plus premiums paid.

In addition to an income tax-free death benefit, the *Lincoln WealthAdvantageSM* offers strong cash accumulation potential through three one-year point-to-point index account options tied to performance of the S&P 500 Index¹ to cover a wide range of returns.

The new solution balances upside potential with the predictability of built-in guaranteed features, providing a guaranteed interest bonus beginning in year 16 regardless of S&P performance, and a guaranteed one percent minimum interest rate on all accounts to protect against negative returns². Cash value can be accessed tax-efficiently for financial objectives such as income, college planning or retirement³.

For business purposes, *Lincoln WealthAdvantageSM* with the optional Surrender Value Enhancement Endorsement feature allows business owners to reposition current assets of the company to purchase life insurance, while maintaining the majority of the premiums paid as a surrenderable liquid asset. The feature waives surrender charges to provide a balance sheet-sensitive solution for executive bonus plans, key person insurance and business continuation planning, with the flexibility to adjust premiums and access enhanced cash value if short term situations require it.

Lincoln WealthAdvantageSM is available, subject to state approval, with the *Lincoln LifeEnhance®* Accelerated Benefits Rider (ABR)⁴. The *Lincoln LifeEnhance®* ABR is designed to provide access to tax-advantaged funds in the event of an unexpected permanent chronic or terminal illness.

Lincoln WealthAdvantageSM IUL is immediately available to Lincoln's national network of distribution partners (in states where approved). For more information on the product, visit the Lincoln Financial Group website.

Disclosure

- The S&P 500 Index is a product of S&P Dow Jones Indices LLC (SPDJI), and has been licensed for use by The Lincoln National Life Insurance Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC (S&P); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (Dow Jones); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by The Lincoln National Life Insurance Company. The Lincoln National Life Insurance Company's Product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.
1. While indexed accounts are protected by a 1% guaranteed minimum interest rate, policy charges remain in effect and could reduce the policy value.
 - 2.

3. Loans and withdrawals will reduce the policy's cash value and death benefit, may cause the policy to lapse, and may have tax implications.
4. Available only at issue at an additional cost. Subject to certain requirements. Benefits and availability may vary by state.
5. Press Release not for use in MA.

*Lincoln WealthAdvantage*SM Indexed UL is issued on policy form UL6046/ICC15UL6046, with optional rider form ABR-7027/ICC15ABR-7027, 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.

About Lincoln Financial Group

Lincoln Financial Group provides advice and solutions that help empower Americans to take charge of their financial lives with confidence and optimism. Today, more than 17 million customers trust our retirement, insurance and wealth protection expertise to help address their lifestyle, savings and income goals, as well as to guard against long-term care expenses. Headquartered in Radnor, Pennsylvania, Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. The company had \$222 billion in assets under management as of March 31, 2015. Learn more at: www.LincolnFinancial.com. Find us on Facebook, Twitter (@lincolnfingroup), LinkedIn and YouTube. To sign up for email alerts, please visit our Newsroom at <http://newsroom.lfg.com>.

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