

Lincoln Financial Group Launches Next Generation Lincoln LifeReserve® Indexed UL Accumulator

RADNOR, Pa.--(BUSINESS WIRE)--Lincoln Financial Group (NYSE:LNC) today announced enhancements to its *Lincoln LifeReserve®* Indexed UL (IUL) Accumulator life insurance offering. Lincoln's latest IUL product can help advisors address a range of client objectives and risk profiles, offering life insurance and death benefit protection, along with the potential for tax-advantaged income.

In addition to an income tax-free death benefit, the product offers various account options for cash accumulation potential, which can be accessed tax-efficiently as a source of supplemental income for retirement, or other milestones such as college expenses. Each account offers a guaranteed one percent minimum interest rate to protect against negative returns¹. *Lincoln LifeReserve®* IUL Accumulator (2014) offers clients greater predictability with enhancements, including:

- Two new Indexed accounts for greater asset diversification: The High Participation Account provides clients with an optimal return through higher participation in the S&P when returns are lower; the Uncapped Account provides an optimal return potential when S&P returns are at their highest.
- All Indexed accounts now use a one year point-to-point crediting methodology tied to the performance of the S&P 500 Index².
- A new Dollar Cost Averaging account that automatically allocates premiums over time to reduce the impact of S&P 500 Index fluctuations³.
- A new monthly allocation schedule allowing clients to quickly and easily transfer money to help maximize opportunities.

"Protecting wealth while planning for retirement and navigating an often changing tax landscape requires advisors and clients to implement financial strategies that balance current and future needs," said Mike Burns, Senior Vice President, Insurance Solutions, Lincoln Financial Group. "The latest *Lincoln LifeReserve®* IUL Accumulator can help diversify a client's portfolio to better preserve and grow assets. The product also can help with lifestyle decisions and complement traditional qualified retirement vehicles as a potential tax-efficient income source that offers upside potential, reduced volatility and a level of predictability."

Policyholders have two loan options for borrowing up to 100 percent of the cash surrender value at any time during the life of the policy⁴. One loan option – the Participating Loan – allows all borrowed and unborrowed policy value to continue earning interest for greater growth potential. For more certainty, a Fixed Loan option is also offered. Both loan types have loan charged rate guarantees for greater predictability when income is taken from the policy.

Lincoln LifeReserve® IUL Accumulator (2014) is available with the *Lincoln LifeEnhance®* Accelerated Benefits Rider (ABR)⁵. The *Lincoln LifeEnhance®* ABR is designed to provide access to tax-advantaged funds in the event of an unexpected permanent chronic or terminal illness.

The latest enhancements to the *Lincoln LifeReserve®* Indexed UL Accumulator are 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

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. 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.

3. Dollar cost averaging and diversification cannot guarantee a profit or prevent losses in declining and volatile markets.
4. Loans and withdrawals will reduce the policy's cash value and death benefit, may cause the policy to lapse, and may have tax implications.
5. Available at policy issue for an additional cost. Subject to certain requirements

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.

Lincoln LifeReserve® IUL Accumulator (2014) is not available in New York.

About Lincoln Financial Group

Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. With headquarters in the Philadelphia region, the companies of Lincoln Financial Group had assets under management of \$209 billion as of March 31, 2014. Through its affiliated companies, Lincoln Financial Group offers: annuities; life, group life, disability and dental insurance; employer-sponsored retirement plans; savings plans; and comprehensive financial planning and advisory services. For more information, including a copy of our most recent SEC reports containing our balance sheets, please visit www.LincolnFinancial.com.