



FOR GROUP BENEFITS

Universal life

Life just got better

*Lincoln Employee Value*SM Universal Life works
for you and your employees

Hello future.®



The Lincoln National Life Insurance Company

Employer Guide

This is the life

Your benefits program, their protection

*Lincoln Employee Value*SM Universal Life (UL) is permanent life insurance to help your employees plan for a secure future. By offering universal life insurance, employees can choose the right amount and type of coverage for their plans:

- Some may already have term life insurance, which lasts for a set period of time—they may want the permanence of universal life insurance to complement their current term coverage.
- Other employees may want only universal life insurance as their lifetime protection and would welcome the opportunity to purchase this coverage at work.

However your employees take charge of their future, this is the life.



GOOD FOR YOU

- Universal life insurance can complement term insurance you may already offer at work. When an employee's term insurance coverage eventually ends, owning a universal life plan means they have a permanent insurance option for lifetime protection.
- Administration is easy, with premiums deducted directly from employees' paychecks.



GOOD FOR YOUR EMPLOYEES

- Universal life insurance coverage doesn't end when employment does because the employee owns the policy. It's lifetime protection, with no specific term of coverage.
- Offering Guarantee Issue allows employees to have coverage regardless of health status, age, gender or similar considerations that might otherwise impact their eligibility.
- Beneficiaries receive a guaranteed death benefit, and the amount won't decrease over time.

The good things in life

Features that make a difference

*Lincoln Employee Value*SM UL offers protection that stays with your employees—whether as standalone coverage or a lifetime option in addition to term insurance they may already have.

Your employees get these essential features with *Lincoln Employee Value*SM UL, and you can feel good about offering this policy to them.



More to life

Unique employees, distinctive coverage

No two employees have the same lifestyles or needs. Having the opportunity to tailor their policies could prove invaluable to their unique plans for the future. *Lincoln Employee Value*SM UL offers the choice of several riders, which can help you support their individuality — and their preparations for the unexpected.

With *Lincoln Employee Value*SM UL, you can choose to offer the following optional riders.

***Lincoln Automatic Assurance*SM Rider**

- Employees have the option to increase the death benefit each year for the first five years of ownership, without evidence of insurability
- Employees can choose this rider up to age 76
- Face amount can reach up to \$300,000
- No load for this rider

Accelerated Benefits Rider

- Up to 75% of the death benefit is paid if the insured person becomes terminally ill, with a life expectancy of 12 months or less
- Premiums end once the accelerated benefit is exercised
- Available at no additional cost

Disability Waiver of Monthly Deductions Benefit Rider

- Monthly deductions are waived, after a six-month waiting period, if the insured person becomes disabled under the terms of the rider

Children's Term Rider

- Level term coverage is available for each of the insured person's children, up to age 26
- Employee or spouse can choose either \$5,000 or \$10,000 for each child
- Each insured child can convert coverage to their own new policy, without underwriting, on the policy anniversary closest to their 25th birthday—up to \$25,000 or \$50,000

Accidental Death Benefit Rider

- In the event of an accidental death, beneficiaries receive an additional benefit
- Benefit amounts of 1x or 2x the face amount of the life policy are available
- Benefit amount can be changed after the policy is issued, subject to minimum and maximum dollar amounts
- Rider can be selected through age 70

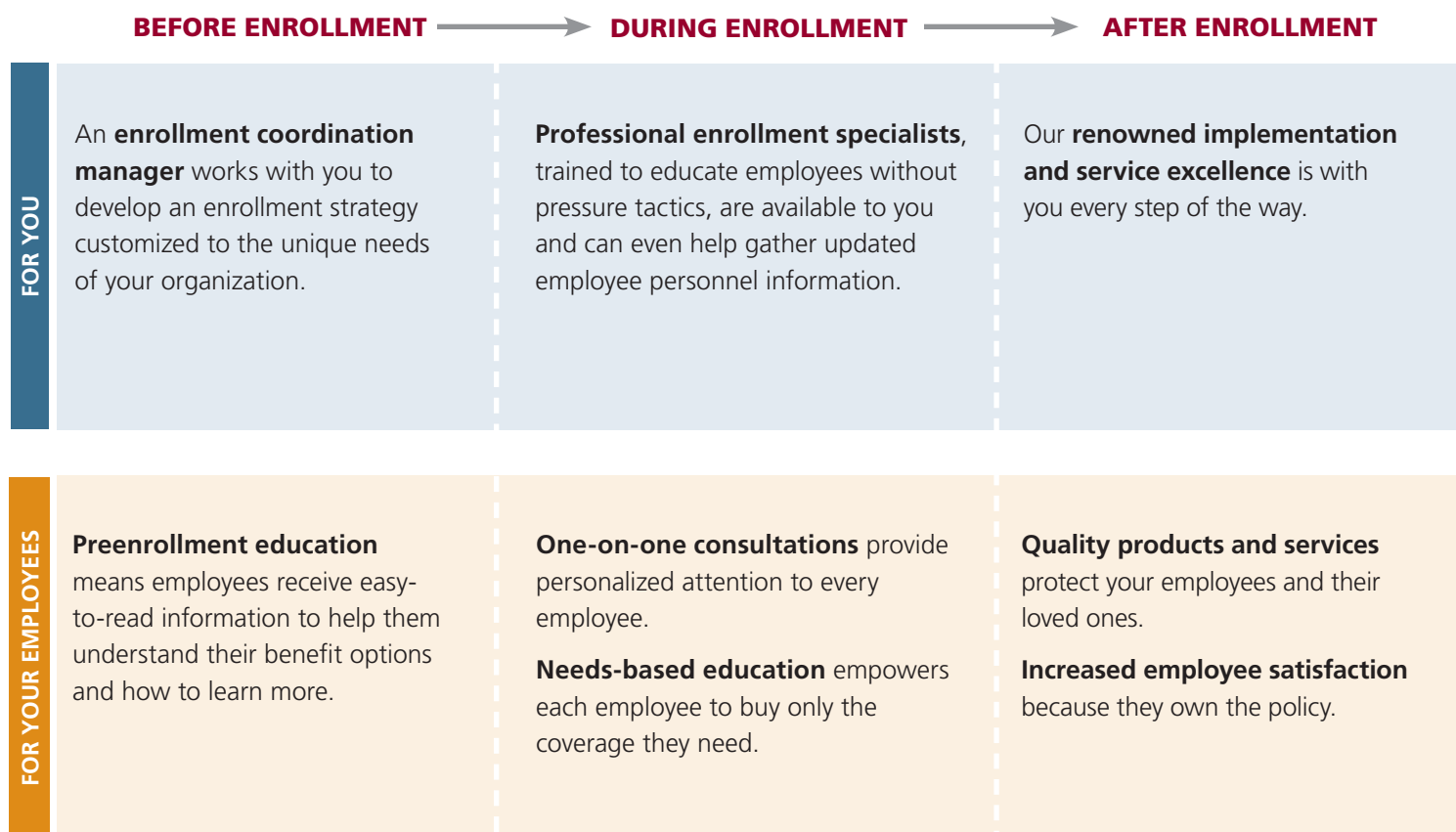
With important features for your employees and a distinctive offering for you, life just got better.

► **Contact your Lincoln employee benefits expert to learn more.**

Enrollment that stresses education, not stress

Rely on Lincoln to provide an easy enrollment experience for you and your employees. Our personalized and professional approach stays with you every step of the way—from planning a customized enrollment strategy to empowering your employees to make smart benefit decisions through clear communications and one-on-one consultation.

What's more, our service excellence doesn't walk out the door after enrollment. Our expertise in implementation and claims management ensures you and your employees can have confidence protecting their futures with Lincoln.





HELPING PEOPLE FACE THE FUTURE WITH CONFIDENCE

At Lincoln Financial Group, we've spent more than 100 years living up to the character of our namesake: integrity, honesty, and the belief in a better tomorrow. We provide advice and solutions to help people save for tomorrow, secure and maximize their income, protect themselves and their loved ones, and prepare for the unexpected.

A Lincoln®

Hello future.®

INCOME

LIFE

RETIREMENT

GROUP BENEFITS

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Guarantees are backed by the claims-paying ability of the issuing company.

Insurance products (policy series ULPD 5048) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply.

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