Life just got better

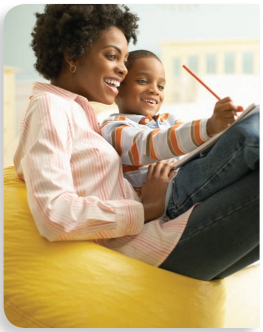
Lincoln Employee Value℠ Universal Life works for you and your employees

The good things in life

Lincoln Employee Value℠ Universal Life (UL) insurance provides employees with the benefits and features they need to help keep their plans secure. With guaranteed lifetime coverage and a significant addition to your employee benefits portfolio, life just got better—for you and your employees.

GOOD FOR YOU

- Universal life insurance can complement term insurance you may already offer your employees. When an employee's term insurance coverage eventually ends, universal life serves as 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 influence their eligibility.
- Beneficiaries get a guaranteed death benefit. And the amount won't decrease over time.

Features that make a difference

Lincoln Employee Value℠ UL is protection that stays with your employees—whether as standalone coverage or a lifetime option in addition to term insurance they may already have. With these key product features, your suite of benefit offerings just went from good to better:

- Guaranteed renewable coverage for life
- Level premium payments
- Up to $300,000 in available coverage
- Individually owned, fully portable coverage
- Optional riders for policy customization

Insurance products issued by:
The Lincoln National Life Insurance Company

Unique employees, distinctive coverage

No two employees have the same lifestyles or needs, so it's important to have options. *Lincoln Employee Value*℠ UL provides you with the choice of several riders, which allow your employees to customize their insurance coverage to suit their unique plans for the future. Offering supplemental rider options can help you support their individuality—and their preparations for the unexpected.

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

	Available at group level	Available at employee level
***Lincoln Automatic Assurance*℠ Rider** allows the death benefit to be increased annually for the first five years of policy ownership.	✔	✔
Accidental Death Benefit Rider pays a specified benefit amount in the event of an insured's accidental death.	✔	✔
Accelerated Benefits Rider pays up to 75% of the death benefit if an insured becomes terminally ill, with a life expectancy of 12 months or less.	✔	✔
Children's Term Rider provides level term coverage for each child of the insured, from ages 0 to 26.		✔
Disability Waiver of Monthly Deductions Benefit Rider waives the monthly deductions, after a six-month waiting period, if the insured person becomes disabled under the terms of the rider.	✔	✔

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.

Hello future.®

Contact your Lincoln employee benefits expert to learn more.

www.LincolnFinancial.com

LCN1202-2063719
BP 3/12 **Z01**
Order code: ULF-BRER-FLI001

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

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