

SEE THE POWER OF A HISTORICAL PERSPECTIVE

Illustrate *Lincoln LifeReserve*® Indexed UL Accumulator with confidence

Help your clients look to the future with confidence. Show them the long-term growth potential of *Lincoln LifeReserve* Indexed UL Accumulator, an indexed universal life policy. Consider historical performance when you run your illustration, and include the optional 30-year historical report.

Lincoln LifeReserve Indexed UL Accumulator gives clients tax-advantaged growth potential tied to S&P 500 Index¹ performance—with no exposure to negative returns.

Historical returns Historical percentages

6.0%⁺

98.3%

6.5%⁺

94.7%

7.0%⁺

85.0%

7.5%⁺

62.3%

8.0%⁺

33.0%

8.5%⁺

12.3%

Historical returns for the 1-Year Point-to-Point Indexed Account

Historical returns for the 20-year holding period based on 40+ years (300 periods) of rolling monthly index segments, with 20 years of S&P 500 Index return data in each segment, assuming Lincoln crediting methodology. First segment start date of January 1969. Last period ending December 2012.

The historical percentages are for illustrative purposes only. *Lincoln LifeReserve* Indexed UL Accumulator was not available during the entire historical period. The historical percentages are for the 1-Year Point-to-Point Indexed Account using the actual S&P 500 Index (excluding dividends) over the time periods shown, the cap shown, and the 1% annual guarantee. Actual caps would have been different over the different time periods and varied from time to time within those periods. Note that the other available accounts will have their own returns for the time periods shown and are excluded from this analysis.

The historical percentages reflect past S&P 500 Index changes, have no bearing on future changes in the S&P 500 Index, and are not guaranteed. Actual results may be better or worse than shown. Past performance does not guarantee or predict future results.

¹ Excluding dividends.

Products issued by:
The Lincoln National Life Insurance Company
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Lincoln LifeReserve® Indexed UL Accumulator offers clients

A 1% guaranteed floor on indexed accounts

Three indexed account options, plus a Fixed Account

A 12% current cap on the 1-Year Point-to-Point Indexed Account

A 100% guaranteed participation rate¹

Expect more for your clients

Capture growth opportunities with *Lincoln LifeReserve* Indexed UL Accumulator. Run a client illustration on the *Lincoln DesignIt*™ Platform, and include the optional 30-year historical report.

For more information, contact your Lincoln representative.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

¹Indexed accounts are subject to caps and spreads.

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You're In Charge®

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