VUL support after the sale

Post-issue policy management

We provide three tools to help simplify your client reviews by making policy management easier. Let's see how.

1 Automated in-force illustrations

Generated shortly after the policy anniversary, our illustrations can be found in the **book of business** tool on the Lincoln planner website and include:

- Current policy values
- As-is illustration assumptions
- Future policy changes
- Premiums paid

2 Policy change reminders[1]

These reminders will be sent to you and your client for the following **illustrated changes**:

- Premium changes
- Death benefit option changes
- Specified amount increases or decreases
- Loans, withdrawals and repayments

At policy issue, we send a welcome letter to inform you and your client that we're tracking changes and identifying what is being tracked. We'll also let you and your client know when a notification will be sent. Prior to a planned change, we'll send you a reminder 75 days before the anniversary. Your client will receive a reminder 60 days prior to the anniversary.

[1] Policyowners can opt out of this program.

Insurance products issued by:
The Lincoln National Life Insurance Company

3 Dedicated investment desk

Our team of licensed specialists stays current on global economic trends and has the knowledge and resources to help financial professionals make informed decisions about investment options within Lincoln's solutions. They can help with:

- Reviewing contract level and individual fund performance
- Performing investment portfolio analysis
- Discussing recent market events and their effect on investment results

Investment.support@lfg.com or 484-583-6800

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

For more information about post-issue policy management, contact your Lincoln representative.

LincolnFinancial.com

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Lincoln Financial Group®

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Products, riders and features are subject to state availability. Limitations and exclusions may apply. Check state availability.

With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal.

Variable products are sold by prospectuses, which contain the investment objectives, risks, and charges and expenses of the variable product and its underlying investment options. Read carefully before investing.

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