



WealthProtection ExpertiseSM

The Lincoln Enhanced Cash Surrender Value Option

Make an informed decision that fits your needs

Inside: Important
information about your
Lincoln universal life
insurance policy

Insurance products issued by:
The Lincoln National Life Insurance Company

1666312

If you decide to accept the Enhanced Cash Surrender Value Option

To accept this offer, please complete the Enhanced Cash Surrender Value Request form included with this mailing by the specified deadline communicated in your letter. Completed forms can be returned to us via mail, fax, or email using the contact information on the form.

Once your form is received, it will be processed and a check will be mailed to you to be used at your discretion. Your financial advisor will be able to help you consider the best use of your funds.

NOTE: If you are considering the purchase of a life insurance policy, combination life insurance/long-term care policy or an annuity, the enhanced cash surrender value does not qualify as a 1035 exchange under Internal Revenue Code.

Q *Are there tax considerations?*

Should you choose to accept this offer, you would be liable for taxes on any gain realized upon surrender. Your policy would have taxable gain if the total amount received (including the value of any loan payoff upon surrender) exceeds the cost basis. Please consult a tax advisor with questions about your individual situation.

Q *Why is Lincoln making this offer?*

On life insurance policies like yours, Lincoln must hold financial reserves in accordance with statutory and accounting regulations. If you no longer want or need the death benefit protection provided by this policy and the coverage is surrendered, Lincoln would no longer be responsible for the death benefit on the policy, allowing the release of these financial reserves and redeployment of the funds for a different use. This option could be mutually beneficial to both you and Lincoln.