



The Lincoln National Life Insurance Company
 P.O. Box 21008
 Greensboro, NC 27420-1008
 Phone: 855-831-7065
 Email: ECSV@LFG.com

March 28, 2022

The Enhanced Cash
 Surrender Value option
 is available until:
 7/31/22

Policy number:
 Base coverage:
 Insured:

Dear

At Lincoln Financial Group, we believe in the importance of life insurance and recognize the peace of mind it can provide. We also understand that needs can change based on the market, environment or personal events. If your financial needs have changed, we want to make sure you are aware of the Enhanced Cash Surrender Value option, which may help you meet your financial planning goals.

This option gives you the opportunity to receive more than the policy's current cash value if you decide to surrender or replace your policy to meet your current needs. We encourage you to review the enclosed guide for more details about the program and the steps required to accept the enhanced value amount, should you choose to do so. Before making a decision, we encourage you to speak with your financial professional as you consider your current needs, long-term goals, and your personal circumstances.

Please note: If you accept the Enhanced Cash Surrender Value option by choosing to surrender or replace your policy, the beneficiaries will no longer be able to collect this policy's death benefit upon the death of the insured. If you are not interested in accepting the Enhanced Cash Surrender Value option, you can continue coverage in your current policy with no changes to account values, fees or charges.

The Enhanced Cash
 Surrender Value:

Your policy's cash surrender
 value as of 1/21/22:
\$0.00

Your Enhanced Cash
 Surrender Value* available to
 you until 7/31/22:
\$33,133.47

*Assumes no withdrawals, loans,
 loan payments, or other policy
 coverage changes are made after
 1/21/22

Contact your financial professional. This option is available for a limited time. Your financial professional is aware that you have received this offer. It may be helpful to schedule a meeting to discuss this option, in order to make an informed decision.

We're here to help. If you have any questions regarding the Enhanced Cash Surrender Value option, our dedicated team of specialists is available Monday to Friday from 8:00 a.m. to 5:00 p.m. ET. Please call 855-831-7065 or email us at ECSV@LFG.com. Thank you for trusting Lincoln Financial Group for solutions that empower you to take charge of your financial future.

Sincerely,

Laura Muse
 Vice President, In-Force Business Leader
 Lincoln Financial Group

CC:
 Financial Professional: N/A
 Phone Number:

3966104

The Lincoln National Life Insurance Company

Enhanced Cash Surrender Value Option Endorsement

Policy Owner(s): _____

Insured(s): _____

Policy number: _____

Offer Determination Date: 1/21/22

Endorsement Effective Date: 2/28/22

Offer Expiration Date: 7/31/22

This Endorsement is a part of the Policy to which it is attached (the "Policy"). Except as provided below, this Endorsement is subject to the terms and conditions of the Policy. This Endorsement provides a benefit to the Policy Owner(s) ("You" or "Your") as described in the Benefit section. This Endorsement takes effect on the Endorsement Effective Date.

Benefit

You are being offered an Enhanced Cash Surrender Value Option. If You surrender or exchange Your Policy by the Offer Expiration Date, You will receive the Enhanced Cash Surrender Value as shown.

Your Policy's cash surrender value as of the Offer Determination Date	<u>\$0.00</u>
Your Enhanced Cash Surrender Value available to You until the Offer Expiration Date	<u>\$33,133.47</u>

Withdrawals, loans, loan payments, or other policy coverage changes after the Offer Determination Date may invalidate this offer.

General Provisions

There is no charge for this Endorsement. Electing the Enhanced Cash Surrender Value Option is voluntary. There is no action required by You to decline this offer. Declining this offer does not affect Your Policy.

If You decide to accept this offer, any premium payments received after the Offer Determination Date will be refunded.

Termination

This Endorsement and all rights under this Endorsement will terminate upon the earlier of the Offer Expiration Date or termination of the Policy.

Signatory Section

By signing below, I/we voluntarily accept the Enhanced Cash Surrender Value offer. I/we understand that to receive the Enhanced Cash Surrender Value, I/we must complete, sign and return this form, in good order, to the Company, postmarked by the Offer Expiration Date. I/we understand the Company may require the completion and receipt of additional documentation to surrender or exchange the Policy.

Signed in _____, this _____ day of _____, _____
(city, state) (month) (year)

Signature of Policy Owner(s)



President