Lincoln LifeReserve Indexed UL Protector offers clients cost-efficient death benefit protection and tax-advantaged growth potential tied to the performance of the S&P 500 Index—with no exposure to negative returns. Its 1-Year Point-to-Point Indexed Account has a 1% guaranteed floor and a competitive 11% current cap. The product also features a 100% guaranteed participation rate, plus two additional indexed accounts and a Fixed Account.

Help your clients look to the future with confidence. See the long-term growth potential of Lincoln LifeReserve Indexed UL Protector. Consider historical performance when you run your illustration.

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

<table>
<thead>
<tr>
<th>Historical percentages</th>
<th>99.0%</th>
<th>96.0%</th>
<th>86.0%</th>
<th>65.3%</th>
<th>35.0%</th>
<th>10.0%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Historical returns</td>
<td>5.5%+</td>
<td>6.0%+</td>
<td>6.5%+</td>
<td>7.0%+</td>
<td>7.5%+</td>
<td>8.0%+</td>
</tr>
</tbody>
</table>

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 Protector 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 a 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.
2 In Pennsylvania, the guaranteed minimum interest rate is 2%.
3 Indexed accounts are subject to caps and spreads.
Expect more for your clients

Capture growth opportunities with Lincoln LifeReserve® Indexed UL Protector. Run a client illustration on the Lincoln DesignItSM Platform, and include the optional 30-year historical report.

For more information, contact your Lincoln representative.

<table>
<thead>
<tr>
<th>Not a deposit</th>
<th>Not FDIC-insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not insured by any federal government agency</td>
<td>Not guaranteed by any bank or savings association</td>
</tr>
<tr>
<td>May go down in value</td>
<td></td>
</tr>
</tbody>
</table>

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