Lincoln WealthAdvantage℠ Indexed UL

A life insurance illustration

The Lincoln National Life Insurance Company

Flexible Premium Adjustable Life Insurance
Policy Form UL 6046 / ICC15UL 6046 and state variations thereof.

Prepared for:
Client Confidential

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Policies sold in New York are issued on policy form UL6046N by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Product and features are subject to state availability. Limitations and exclusions may apply.

This is a life insurance illustration and not a contract. Actual results may vary from the illustrated values shown in this illustration. The terms of the policy constitute the actual agreement of coverage.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

For:	Client Confidential	Initial Death Benefit:	$240,000
Age:	70	Initial Death Benefit Opt:	Increasing by Cash Value
Sex:	Male	Initial Payment Mode:	Annual
Class:	Standard Non-Tobacco	Riders:	LEABR

Product Overview

***Lincoln WealthAdvantage*SM Indexed UL** provides the opportunity to have the policy value allocated between Indexed Accounts and a Fixed Account. The Indexed Accounts are eligible for Indexed Interest which is non-guaranteed interest based on fluctuation in the S&P 500 Index that may be credited to the Indexed Accounts at the end of each segment year. The interest rate for all accounts is guaranteed to never go below 1.00% annually . This policy allows flexible premium payments to the insured's attained age 121.

If the policy is still in force at the insured's attained age 121, no further premiums may be paid and monthly deductions will cease. If there is a loan, loan interest will continue to accrue. All Indexed Account values will be added to the Fixed Account as each Index Segment matures. The Death Benefit Option will be set to Level, and the Death Benefit will be paid upon death of the insured.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by The Lincoln National Life Insurance Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by The Lincoln National Life Insurance Company. The Lincoln National Life Insurance Company's Product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

The S&P 500 Index is a price index and does not reflect dividends paid on the underlying stock. It is not possible to invest directly in an index.

Please refer to your policy or additional marketing material for more detailed information on your Indexed Accounts.

Non-Guaranteed Elements

Many aspects of your life insurance policy are guaranteed, including your minimum credited interest and maximum cost of insurance charges. However, the interest rate credited may exceed the guaranteed rate and monthly charges may be less than the maximum guaranteed charges. The current values columns provide snapshots of your policy assuming different crediting rates and charges than those that are guaranteed. Since these elements are not guaranteed, the values shown are just one range of possible results.

The actual values may be less or more favorable than these illustrated results. Variations in these factors could affect death benefits, policy values, cash flow (illustrated loans and withdrawals), total payment outlay over the lifetime of the policy, and the date coverage ends. You should periodically request an updated inforce illustration to review the status of your policy values and guarantees.

This illustration shows how the policy could perform based on certain stated assumptions regarding rate(s) at which interest is credited, premium and account allocation percentages, and policy charges.

Initial Coverage Information

Underwriting Class: Male, Standard Non-Tobacco
This illustration assumes an initial underwriting class as shown above. The actual underwriting class will be assigned after the underwriting process is complete. Should the actual underwriting class differ from what is assumed in this illustration, including future changes, the premiums and/or values should vary from those contained herein, and a revised illustration will be prepared.

Initial Death Benefit: $240,000
Initial Death Benefit Option: Increasing by Cash Value
The specified amount and death benefit option assumed at issue are shown above. **Please see the Transaction Summary for any illustrated future specified amount or death benefit option changes. Increases in specified amount and some option changes will be subject to underwriting approval. All changes will require a signed request from the Owner.** Death benefits shown in this illustration are net of loan.

Premiums

Premium Timing
We do not credit premiums until received. **Please review the Transaction Summary for the timing of premiums used to create this illustration.** If premiums are not received as assumed in this illustration, this will impact cash surrender values. The Transaction Summary will

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show assumptions made that impact timing of premiums such as premium mode (including changes), different sources of funds, and backdating.

These assumptions are illustrative only and actual policy performance will vary to the extent these assumptions are met. Actual results may be more or less favorable than those shown.

Premium Outlay
You may vary the amount and timing of your planned premium provided the premium outlay is within guidelines set by the Internal Revenue Service (IRS). Please be aware that the timing of premium payments is critical to calculating and monitoring the policy's compliance with IRS guidelines. Premium limits and requirements may change after issue if unscheduled changes are made or if planned changes are made at different times than originally assumed. **Please be aware that changes to planned premium amount and premium mode, even if shown in this illustration, do not happen automatically and must be requested by the Owner.** Please also note that changing to a more frequent mode (such as Quarterly to Monthly) will cause an increase in the annualized premium requirement in order to provide the same results. Any modal changes should be verified by requesting an inforce illustration.

Minimum No-Lapse Premium

Monthly Minimum Premium Amount: $1,093.19
This policy offers a minimum no-lapse premium (NLP). If during the first ten policy years, the surrender value is not sufficient to cover the monthly deduction, the policy will continue in force as long as the cumulative minimum premium requirement has been met. To meet this requirement the cumulative premiums paid must be at least as great as the cumulative minimum no lapse premium due. The cumulative premium paid is the sum of all premiums paid since issue, less any debt and partial surrenders. The cumulative no lapse premium due is the monthly no lapse premium times the number of completed policy months.

Summary of Accounts
***Lincoln WealthAdvantage*SM Indexed UL** provides several account options that are part of the policy value:

Indexed Accounts
Indexed Accounts are eligible for non-guaranteed indexed interest which is linked to the percentage change in the S&P 500 Index value for the segment year, also known as 1 Year Point to Point (PTP). The Segment Date is the date a segment was created. The Segment Maturity Date is the date a segment ends (matures) after 12 months and is the date on which interest is credited. Each Indexed Account determines the crediting rate through a different method using an index growth cap and/or participation rate which are declared for each segment at the beginning of the segment year, and once declared will not change. Subsequent index growth caps and/or participation rates may differ, but will never be less than the guaranteed minimum rate. The crediting rate applied to a matured segment is guaranteed to be no less than 1.00% annually for all Indexed Accounts.

Cap Reduction Protection
If the current cap on the 1 Year PTP capped account is reduced to 6% or lower, the policy owner can fully surrender their policy with no surrender charges.

The Indexed Account Options are summarized below. See each Indexed Account Overview section for more information.

1 Year PTP - Capped: Earns the full PTP percentage increase of the S&P 500 Index up to an index growth cap declared at the beginning of the segment year. The index growth cap currently declared by the Company is 10.00%, but will never be less than 1.00%.

1 Year PTP - Uncapped: Earns a portion of the PTP percentage increase of the S&P 500 Index based on a participation percentage declared at the beginning of the segment year. The participation percentage currently declared by the Company is 55.00%, but will never be less than 15.00%.

1 Year PTP - High Participation: Earns the PTP percentage increase of the S&P 500 Index increased by a participation percentage up to an indexed growth cap declared at the beginning of the segment year. The participation percentage currently declared by the Company is 140.00%, but will never be less than 140.00%. The index growth cap currently declared by the Company is 8.50%, but will never be less than 1.00%.

Fixed Account
The Fixed Account earns interest on a daily basis, at a rate guaranteed to be no less than 1.00% annually. The rate currently credited by the Company to the Fixed Account is 3.00%. This rate is not guaranteed.

Dollar Cost Averaging (DCA) Account

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Premiums may be directed to an optional DCA Account from which a portion is then systematically transferred on a monthly basis. Because the S&P 500 Index can vary considerably from month to month, the DCA Account may help smooth out the impact of market fluctuations. On each Monthly Allocation Date, an amount equal to one twelfth (1/12) of the premiums allocated to the DCA Account within the last 12-month period plus any interest credited since the last Monthly Allocation Date is transferred to the Holding Account for monthly allocation processing. The DCA Account earns interest on a daily basis, at a rate guaranteed to be no less than 1.00% annually. The rate currently credited by the Company to the DCA Account is 4.00%. This rate is not guaranteed. The DCA Account is only available with annual and semi-annual payment modes and requires a minimum premium amount of $1,000.

Holding Account
The Holding Account temporarily holds funds intended for account allocations until the next Monthly Allocation Date. Holding Account Value includes premiums (including any portion from the DCA Account being systematically transferred) and funds available for transfer such as maturing indexed account segments. The Holding Account earns interest on a daily basis, at a rate guaranteed to be no less than 1.00% annually. The rate currently credited by the Company to the Holding Account is 3.00%. This rate is not guaranteed.

Allocations

Premium Allocation Instructions:
Holding Account 100% **DCA Account** 0%
Premium Allocations determine how premiums are allocated between the Holding Account and the DCA Account. This illustration assumes the Premium Allocations shown above. If there is a DCA Account allocation but the resulting premium amount is less than the $1,000 minimum, the premium will be allocated to the Holding Account.

Account Allocation Instructions:

Account	Premiums and DCA Transfers	Maturing Indexed Account Segments
1 YR PTP - Capped	100.00%	100.00%
1 YR PTP - Uncapped	0%	0%
1 YR PTP - High Par	0%	0%
Fixed Account	0%	0%

Account Allocations determine how the Holding Account value will be allocated between the Indexed Account(s) and the Fixed Account. Maturing Indexed Segment Allocations determine how the maturing indexed segment value will be allocated between the Indexed Account(s) and the Fixed Account. Any maturing index segment values use the same indexed account weighted interest rate as used for premium and DCA transfers. This illustration assumes the Account Allocations shown above.

Allocation Dates:
Allocation dates are the dates on which transfers from the Holding Account occur. The Initial Allocation Date is the 15th day of the calendar month following the date we process payment of your initial premium. Once allocations begin, the Monthly Allocation Date is the 15th day of each calendar month thereafter. **This illustration assumes the Initial Allocation Date occurs the same day as we process payment of your initial premium.** If the actual timing differs from what is illustrated, the ending values will most likely be different than shown in this illustration.

Assumed Illustration Rate:
This illustration uses a weighted rate to represent interest crediting based on an assumed rate of return for each account and the Account Allocations shown below.

Account	Allocation	Assumed Interest
1 YR PTP - Capped	100.00%	6.53%
1 YR PTP - Uncapped	0%	N/A
1 YR PTP - High Par	0%	N/A
Fixed Account	0%	N/A

Persistency Bonus
Starting in year 16, a guaranteed annual persistency bonus of 0.55% will be credited to your policy. It will be credited to all accounts except the Fixed Loan Collateral Account. As each indexed segment matures it will be credited with the bonus. Fixed and DCA accounts will be credited monthly.

Understanding the Mechanics

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The Policy Value is the total of the Indexed Account(s), Fixed Account, DCA Account, Holding Account and any Fixed Loan Collateral Account value.

We deduct a premium load from each premium paid and then add the balance to the DCA Account and/or Holding Account according to Premium Allocation Instructions.

Funds available for transfer such as maturing segment(s) and any eligible portion of DCA Account value also flow through the Holding Account. Then, on each Monthly Allocation Date, amounts are transferred according to Account Allocation Instructions.

Monthly Deductions are made every month until the insured's attained age 121, regardless of whether or not premiums are paid. These include cost of insurance and administrative charges as well as the cost of any additional benefits or riders. Information on these charges can be found within your policy. All deductions, including Monthly Deductions and Withdrawals, are taken from the Fixed Account until it is exhausted, then in successive order from the Holding Account, DCA Account, and the most recently opened Indexed Segment(s). Any deductions that deplete an Indexed Segment will result in the loss of any Indexed Interest that might otherwise have been credited.

We credit interest to the difference remaining in the Holding Account, DCA Account, Fixed Account and any Fixed Loan Collateral Account. Indexed Account(s) interest is credited on the Segment Maturity Date to funds remaining in that segment for the full 12 month duration. Interest is not credited on any money withdrawn from the segment prior to segment maturity. Upon full surrender only, any open segments will receive the 1.00% guaranteed rate prorated based on the surrender date.

Index Bonus
One of the considerations for allocating to the Fixed Account is to provide sufficient value to cover Monthly Deductions. This would avoid taking deductions from an Indexed Segment which may result in the loss of Indexed Interest that might otherwise have been payable. However, excess Fixed Account value can reduce the potential for Indexed Account growth.

The guaranteed Index Bonus is designed to eliminate the need to allocate to the Fixed Account for the purpose of covering Monthly Deductions. Each month an Index Bonus will be credited if the Monthly Deduction reduces the value of any Indexed Segment and the Policy Value is greater than zero. The amount credited will equal the total reduced value of all Indexed Segments multiplied by a factor that approximates the interest that would have been credited if that value had been in the Fixed Account. The Index Bonus will be credited to the most recently opened Index Segment with a value greater than zero.

Surrender and Loan Information

Loans
You may take a loan at any time. There are two loan options available. Only one option can be chosen for all loans at any one time. You may switch between loan options no more than once per policy year by transferring the entire loan balance to the new loan option.

Participating Loan: Debt remains in the Fixed Account and/or Indexed Account(s) and all funds continue to earn the same credited interest. The credited rate will never be less than 1.00% up to the Insured's attained age 121, and 3% thereafter. The Participating Loan interest charged is guaranteed at 6.00% through policy year 10, 5.00% in years 11 through the Insured's attained Age 121, and 3.00% thereafter. Since the Fixed Account and/or Indexed Account(s) continue to be credited interest, it is possible for the credited rates to be more or less than the guaranteed loan charged rate.

Fixed Loan: Debt is transferred from the Fixed Account and, if necessary, in successive order from the Holding Account, DCA Account, and the most recently opened Indexed Segment(s) to the Collateral Account. The Fixed Loan interest charged is guaranteed at 4.00% through policy year 10 and 3% thereafter. The interest rate credited to the Collateral Account is guaranteed at 3% in all years. Loan repayments may allow Collateral Account funds to move back into the Holding Account to be included in the next scheduled allocation.

For both loan options, interest charged accrues on a daily basis from the date of the loan and is compounded annually. Unpaid interest at policy anniversary is added to and becomes part of the loan principal. Loans reduce both surrender value and death benefit. Values in the illustration assume loan interest is not capitalized until the first day of the following year so the values are not net of loan interest accrued during the current year.

If a Participating Loan is switched to a Fixed Loan, Debt is transferred from the Fixed Account and, if necessary, in successive order from the Holding Account, DCA Account, and the most recently opened Indexed Segment(s) to the Collateral Account. If a Fixed Loan is switched to a Participating Loan, the Collateral Account value will be transferred to the Holding Account, and will be included in the next scheduled allocation.

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Please note that your values are based upon your chosen monthly loan mode, but the illustration will show an annualized amount for reporting purposes.

Partial Surrenders (Withdrawals)
You may withdraw part of your surrender value at any time. The minimum partial surrender is $500. A charge may apply per withdrawal. The withdrawal plus any charge will reduce the surrender value and death benefit by the same amount and may reduce the specified amount. An additional charge will apply if this occurs.

Glossary of Terms

Policy Value
The sum of the Indexed Account(s), Fixed Account, DCA Account, Holding Account and any Fixed Loan Collateral Account value.

Surrender Value
The policy value less surrender charges and loans.

Guaranteed Values
Guaranteed values are calculated using a guaranteed interest rate and charges. Actual results may be more or less favorable due to the timing of premiums and policy changes.

Current Values
Current values are calculated using interest rate and charges in effect at the time the policy is put in force and an assumed Indexed Account rate of return. Actual results may be more or less favorable due to timing of premiums, policy changes and/or a change in interest rate or charges.

Midpoint Values
Midpoint values are calculated using an average of current and guaranteed interest and charges. Actual results may be more or less favorable due to timing of premiums, policy changes and/or a change in interest rate or charges.

Overloan Protection Endorsement

The Overloan Protection Endorsement is attached to your policy automatically at issue. It protects highly-funded, heavily-loaned policies against lapse. If the policy meets certain criteria, and you agree to activate the benefit, we will stop all charges and guarantee a net death benefit of no less than $10,000. There is a one-time charge if you choose to elect the benefit, which will be 3.00% of the then current policy value. If you choose to illustrate the benefit and the illustrated scenario meets the requirements to activate the benefit, you will see a "#" on the left-hand side of the Guaranteed or Current Values reports.

Illustrated Riders

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Lincoln LifeEnhance® Accelerated Benefits Rider (LEABR)

This optional rider provides for the acceleration of the Gross Death Benefit if the insured qualifies as either **Chronically Ill** or **Terminally Ill**. At the time of acceleration the gross death benefit (death benefit not reduced by debt) is used to determine the **Original Benefit Amount**. Once acceleration begins this is referred to as the **Remaining Benefit Amount**.

If the policy includes a Supplemental Term Insured Rider on the Primary Insured (STIR PRIM) that is still in force at the time of acceleration, this amount will be added to the Gross Death Benefit and included in the Original Benefit Amount even if the STIR PRIM terminates during acceleration.

A monthly deduction is made for the cost of the rider. The amount charged is based on the net amount at risk (death benefit less policy value) and the rider charge is guaranteed. The amount is $114.73 for the first policy month. At issue, the policy specifications will include a complete listing of the rider's cost of insurance.

Chronically Ill: The Insured has been certified, within the preceding 12 months, by a Licensed Health Care Practitioner as:

1) Needing Services as set forth in Written Certification or Written Re-certification, specifying such Services are likely to be needed for the rest of the Insured's life; AND
2) Either:
    a) Being unable to perform (without Substantial Assistance from another individual) at least 2 Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity; or
    b) Requiring Substantial Supervision from another individual to protect the Insured from threats to health and safety due to Severe Cognitive Impairment.

    See details on the Activities of Daily Living (ADLs) in the Definitions Section.

Terminally Ill: The Insured's life expectancy is reduced to 12 months or less.

There is no waiting period to receive a benefit under this rider once all Conditions of Eligibility have been satisfied and we do not require proof of incurred expenses for you to receive benefits under this rider. If the Licensed Health Care Practitioner certifies that the Insured will need Services for the rest of the Insured's life, the 90 day requirement described above in (2a) is automatically satisfied and will not delay eligibility for receiving benefits.

Benefit Payment Options:

(1) For a Chronic Illness Qualifying Event
You may accelerate up to 100% of the gross death benefit reflected at the time of the original acceleration claim. You may receive the benefit as either **monthly payments or a one-time lump sum payment**. You may elect to receive accelerated monthly benefit payments without losing the option of electing a one-time lump sum payment of the remaining benefit amount in the future.

Monthly Payments - The Maximum Monthly Benefit will be the lesser of **2% of Original Benefit Amount** or the monthly equivalent of the **IRS per diem amount at the time of acceleration**. The IRS per diem amount is set on an annual basis by the Internal Revenue Service and is utilized to maintain the tax favored treatment of Life Insurance (see definitions).

Along with your gross death benefit, other values within your policy will also be proportionately reduced as your acceleration takes place. Values include but are not limited to; specified amount of the base policy and any STIR PRIM, policy values in both fixed and indexed accounts, and your premiums paid. If there is an outstanding loan on the policy any Chronic Illness Monthly Benefit Amount or Terminal Illness benefit paid under this rider will be first used to repay a portion of any outstanding debt.

In order to be eligible to continue receiving monthly benefit payments, the Insured must be recertified by a Licensed Health Care Practitioner every 12 months. Prior to the beginning of each 12 month benefit period, we will recalculate your maximum monthly benefit amount based on any changes to the IRS Per Diem amount for that benefit period.

One-Time Lump Sum - If you elect a one-time lump sum payment, the Remaining Benefit Amount will be multiplied by an actuarial discount factor to determine the amount of the payment. A one-time lump sum will cause termination of both this rider and the Policy.

(2) For a Terminal Illness Qualifying Event
The maximum Terminal Illness benefit payment will be the lesser of 50% of the Remaining Benefit Amount; or $250,000. Note: This benefit will only be paid once and will be paid as a lump sum. Even if you are currently receiving Chronic Illness monthly benefits you can qualify to receive a Terminal Illness benefit and still continue receiving monthly chronic illness benefit payments.

Other Impacts:
If any additional riders are attached to your Policy, this rider may have an impact on any benefits provided under the other riders. Once acceleration has begun, you cannot make any Death Benefit Option or face amount changes. Surrender Charges on the policy will be waived once acceleration has begun. If the 10 Year Minimum Premium provision is in effect the provision will terminate at the time of acceleration. When Acceleration begins, any outstanding Participating Loan balance will automatically be converted to a Fixed Loan. Refer to the Understanding your illustration section on Loans for more information regarding Fixed and Participating Loans. If the STIR PRIM terminates during acceleration it will not be payable upon the death of the Insured, however it will remain as part of the Remaining Benefit Amount.

Understanding Your LifeEnhance® ABR Illustration

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Lapse Protection:
Once benefit payments begin, the policy will not lapse as long as this rider is in force. Lincoln will stop billing you and no additional premiums will be necessary to keep the policy in force. Any policy changes (including new loans and withdrawals) once benefits have begun will terminate the rider and the lapse protection that is associated with the rider.

Guaranteed Minimum Death Benefit Provision and Overloan Protection Endorsement:
Once acceleration has begun and while the LifeEnhance® ABR remains in force, your policy will have a minimum death benefit of $10,000 that will supersede the Overloan Protection Endorsement. If the net death benefit is reduced to zero through debt, the minimum death benefit provision will pay a death benefit of $10,000.

LifeEnhance Initial Values Summary:
Note: Original Benefit Amount is calculated at the time of acceleration. Below are the values based on the assumption that acceleration took place immediately after issue.

Original Benefit Amount	$240,000	Gross Death Benefit amount at the time of acceleration
Chronic Illness Monthly Benefit:		
2015 IRS Per Diem Limit	$330	Maximum IRS daily benefit
Monthly Equivalent of the IRS 2015 Per Diem Limit	$9,900	Maximum IRS daily benefit amount multiplied by 30 days
2% of Original Benefit Amount	$4,800	Maximum monthly amount available based on 2% of the Original Benefit Amount at the time of acceleration
Maximum Monthly Benefit	$4,800	Projected Monthly payment at beginning of acceleration based on the lesser of 2% of the Original Benefit Amount or the monthly equivalent of the Per Diem Limit

Definitions:
Activities of Daily Living ("ADLs") The 6 basic functional abilities which measure the Insured's ability for self care and ability to live independently without Substantial Assistance from another individual. They are:

1. Bathing - The Insured's ability to wash himself or herself by sponge bath, or in either a tub or shower, including the task of getting into or out of the tub or shower.
2. Continence - The Insured's ability to maintain control of bowel or bladder function, or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag).
3. Dressing - The Insured's ability to put on and take off all items of clothing and any necessary braces, fasteners or artificial limbs.
4. Eating - The Insured's ability to feed himself or herself by getting food into the body from a receptacle (such as a plate, cup, or table) or by a feeding tube or intravenously.
5. Toileting - The Insured's ability to get to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
6. Transferring - The Insured's ability to move into or out of a bed, chair or wheelchair.

Per Diem Limit The maximum daily benefit used in determining the Chronic Illness Maximum Monthly Benefit. The Internal Revenue Service establishes this limit annually on January 1st. We will use the limit in effect at the beginning of each Benefit Period for the entire Benefit Period.

This Description provides a summary of the important features of this rider. It does not alter any of the rider's provisions. Eligibility and receipt of benefits provided by the rider will be governed in full by the actual terms and provisions set forth in the rider. Receipt of benefits may be taxable income. Please consult your tax advisor prior to purchasing this rider or applying for benefits.

1 Year Point-to-Point - Capped Indexed Account Overview

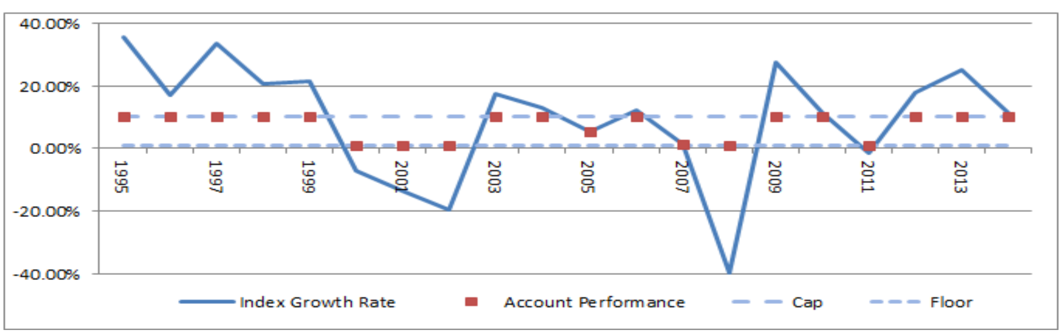
Index: S&P 500
Segment Duration: 1 Year
Minimum Guaranteed Interest Rate: 1%

Guaranteed Participation Rate: 100%
Index Growth Cap: Current = 10%; Guaranteed Minimum = 1%

The **1 Year Point-to-Point (PTP) - Capped Indexed Account** earns the full PTP percentage increase of the S&P 500 Index up to the Index Growth Cap (cap) declared at the beginning of the segment year. Interest is credited to the segment when it matures at the end of the Segment Duration. Interest is not credited on any money withdrawn from the segment prior to segment maturity. The crediting rate applied to a matured segment is guaranteed to be no less than 1.00% annually (floor).

Interest Crediting Example: To help you understand the impact of Index performance on this account, this example shows how an indexed segment would have performed if the segment was created December 15 of each year shown, assuming a 10% cap and a guaranteed 1% floor.

Year	*Beginning Index Value*	*Ending Index Value*	*Index Growth Rate*	*Account Performance*
1995	455.34	616.34	35.36%	10.00%
1996	616.34	720.98	16.98%	10.00%
1997	720.98	963.39	33.62%	10.00%
1998	963.39	1,162.83	20.70%	10.00%
1999	1,162.83	1,413.33	21.54%	10.00%
2000	1,413.33	1,312.15	-7.16%	1.00%
2001	1,312.15	1,134.36	-13.55%	1.00%
2002	1,134.36	910.40	-19.74%	1.00%
2003	910.40	1,068.04	17.32%	10.00%
2004	1,068.04	1,205.72	12.89%	10.00%
2005	1,205.72	1,270.94	5.41%	5.41%
2006	1,270.94	1,427.09	12.29%	10.00%
2007	1,427.09	1,445.90	1.32%	1.32%
2008	1,445.90	868.57	-39.93%	1.00%
2009	868.57	1,107.93	27.56%	10.00%
2010	1,107.93	1,235.23	11.49%	10.00%
2011	1,235.23	1,215.75	-1.58%	1.00%
2012	1,215.75	1,430.36	17.65%	10.00%
2013	1,430.36	1,786.54	24.90%	10.00%
2014	1,786.54	1,989.63	11.37%	10.00%



The interest crediting example is for illustrative purposes only, since this product was not available during the entire period. Actual caps would have been different over the different time periods and varied from time to time within those periods. The rates are an indication of S&P 500 Index changes in the past, 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.

Presented by: Nolan Ginsberg

1 Year Point-to-Point - Uncapped Indexed Account Overview

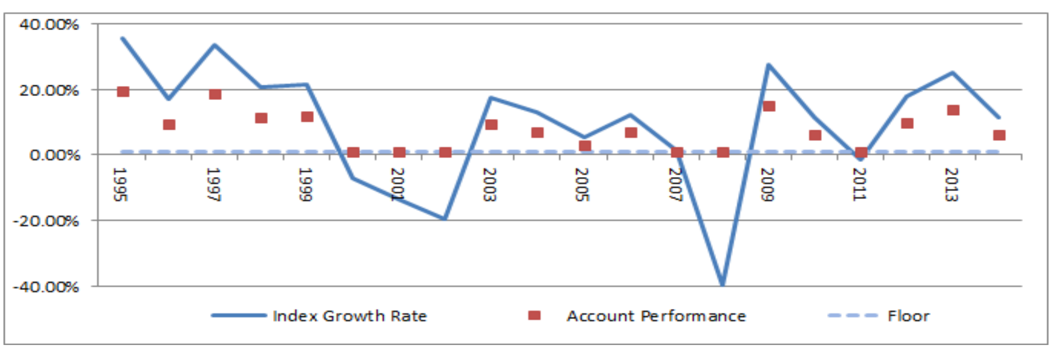
Index: S&P 500
Segment Duration: 1 Year
Minimum Guaranteed Interest Rate: 1%

Participation Rate: Current = 55%; Guaranteed Minimum = 15%

The **1 Year Point-to-Point (PTP) - Uncapped Indexed Account** earns a portion of the PTP percentage increase of the S&P 500 Index based on a participation percentage (rate) declared at the beginning of the segment year. Interest is credited to the segment when it matures at the end of the Segment Duration. Interest is not credited on any money withdrawn from the segment prior to segment maturity. The crediting rate applied to a matured segment is guaranteed to be no less than 1.00% annually (floor).

Interest Crediting Example: To help you understand the impact of Index performance on this account, this example shows how an indexed segment would have performed if the segment was created December 15 of each year shown, assuming a 55% participation rate and a guaranteed 1% floor.

Year	*Beginning Index Value*	*Ending Index Value*	*Index Growth Rate*	*Account Performance*
1995	455.34	616.34	35.36%	19.45%
1996	616.34	720.98	16.98%	9.34%
1997	720.98	963.39	33.62%	18.49%
1998	963.39	1,162.83	20.70%	11.39%
1999	1,162.83	1,413.33	21.54%	11.85%
2000	1,413.33	1,312.15	-7.16%	1.00%
2001	1,312.15	1,134.36	-13.55%	1.00%
2002	1,134.36	910.40	-19.74%	1.00%
2003	910.40	1,068.04	17.32%	9.52%
2004	1,068.04	1,205.72	12.89%	7.09%
2005	1,205.72	1,270.94	5.41%	2.98%
2006	1,270.94	1,427.09	12.29%	6.76%
2007	1,427.09	1,445.90	1.32%	1.00%
2008	1,445.90	868.57	-39.93%	1.00%
2009	868.57	1,107.93	27.56%	15.16%
2010	1,107.93	1,235.23	11.49%	6.32%
2011	1,235.23	1,215.75	-1.58%	1.00%
2012	1,215.75	1,430.36	17.65%	9.71%
2013	1,430.36	1,786.54	24.90%	13.70%
2014	1,786.54	1,989.63	11.37%	6.25%



The interest crediting example is for illustrative purposes only, since this product was not available during the entire period. Actual participation rates would have been different over the different time periods and varied from time to time within those periods. The rates are an indication of S&P 500 Index changes in the past, 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.

Presented by: Nolan Ginsberg

1 Year Point-to-Point - High Participation Indexed Account Overview

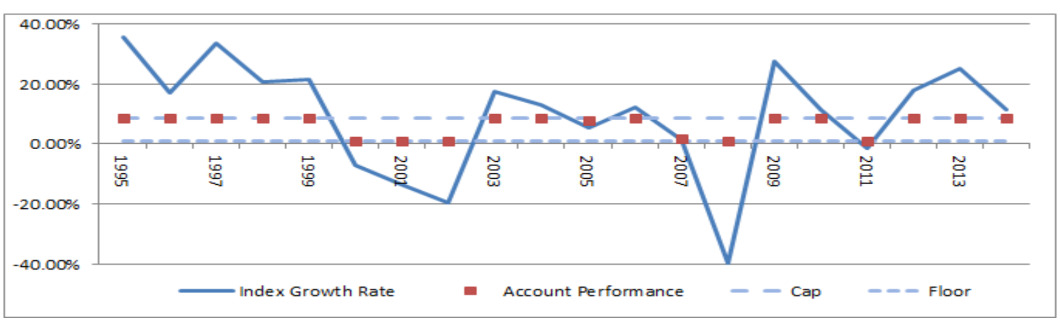
Index: S&P 500
Segment Duration: 1 Year
Minimum Guaranteed Interest Rate: 1%

Participation Rate: Current = 140%; Guaranteed Minimum = 140%
Index Growth Cap: Current = 8.5%; Guaranteed Minimum = 1%

The **1 Year Point-to-Point (PTP) - High Participation Indexed Account** earns the PTP percentage increase of the S&P 500 Index increased by a participation percentage (rate) up to an indexed growth cap (cap) declared at the beginning of the segment year. Interest is credited to the segment when it matures at the end of the Segment Duration. Interest is not credited on any money withdrawn from the segment prior to segment maturity. The crediting rate applied to a matured segment is guaranteed to be no less than 1.00% annually (floor).

Interest Crediting Example: To help you understand the impact of Index performance on this account, this example shows how an indexed segment would have performed if the segment was created December 15 of each year shown, assuming a 140% participation rate, 8.5% cap and a guaranteed 1% floor.

Year	*Beginning Index Value*	*Ending Index Value*	*Index Growth Rate*	*Account Performance*
1995	455.34	616.34	35.36%	8.50%
1996	616.34	720.98	16.98%	8.50%
1997	720.98	963.39	33.62%	8.50%
1998	963.39	1,162.83	20.70%	8.50%
1999	1,162.83	1,413.33	21.54%	8.50%
2000	1,413.33	1,312.15	-7.16%	1.00%
2001	1,312.15	1,134.36	-13.55%	1.00%
2002	1,134.36	910.40	-19.74%	1.00%
2003	910.40	1,068.04	17.32%	8.50%
2004	1,068.04	1,205.72	12.89%	8.50%
2005	1,205.72	1,270.94	5.41%	7.57%
2006	1,270.94	1,427.09	12.29%	8.50%
2007	1,427.09	1,445.90	1.32%	1.85%
2008	1,445.90	868.57	-39.93%	1.00%
2009	868.57	1,107.93	27.56%	8.50%
2010	1,107.93	1,235.23	11.49%	8.50%
2011	1,235.23	1,215.75	-1.58%	1.00%
2012	1,215.75	1,430.36	17.65%	8.50%
2013	1,430.36	1,786.54	24.90%	8.50%
2014	1,786.54	1,989.63	11.37%	8.50%



The interest crediting example is for illustrative purposes only, since this product was not available during the entire period. Actual participation rates and caps would have been different over the different time periods and varied from time to time within those periods. The rates are an indication of S&P 500 Index changes in the past, 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.

For: Client Confidential
Age: 70
Sex: Male
Class: Standard Non-Tobacco

Initial Death Benefit: $240,000
Initial Death Benefit Opt: Increasing by Cash Value
Initial Payment Mode: Annual
Riders: LEABR

		Guaranteed Charges				Current Charges			
		Guaranteed Interest: All Accounts 1.00%				Assumed Interest: Weighted Allocation#: 6.53%			
		Account Allocation: 100% Indexed Account, 0% Fixed Account							
End of Year	Age	Net Annual Outlay(1)	Net Policy Value	Surrender Value	Death Benefit	Net Annual Outlay(1)	Net Policy Value	Surrender Value	Death Benefit
1	71	29,748	16,291	4,569	276,000	29,748	19,651	7,930	276,000
2	72	29,748	32,560	21,379	276,000	29,748	40,878	29,696	280,878
3	73	29,748	48,202	37,546	288,202	29,748	63,470	52,814	303,470
4	74	29,748	63,162	53,020	303,162	29,748	87,524	77,381	327,524
5	75	29,748	77,385	67,747	317,385	29,748	113,128	103,489	353,128
6	76	29,748	90,769	83,377	330,769	29,748	140,387	132,995	380,387
7	77	29,748	103,215	97,963	343,215	29,748	169,409	164,158	409,409
8	78	29,748	114,538	111,226	354,538	29,748	200,309	196,997	440,309
9	79	29,748	124,512	122,948	364,512	29,748	232,531	230,966	472,531
10	80	29,748	132,898	132,898	372,898	29,748	266,109	266,109	506,109
11	81	29,748	143,613	143,613	383,613	29,748	305,355	305,355	545,355
12	82	29,748	152,309	152,309	392,309	29,748	346,244	346,244	586,244
13	83	29,748	158,868	158,868	398,868	29,748	388,966	388,966	628,966
14	84	29,748	163,079	163,079	403,079	29,748	433,597	433,597	673,597
15	85	29,748	164,633	164,633	404,633	29,748	480,221	480,221	720,221
16	86	29,748	164,025	164,025	404,025	29,748	531,438	531,438	771,438
17	87	29,748	159,944	159,944	399,944	29,748	584,890	584,890	824,890
18	88	29,748	151,968	151,968	391,968	29,748	640,498	640,498	880,498
19	89	29,748	139,699	139,699	379,699	29,748	698,097	698,097	938,097
20	90	29,748	122,761	122,761	362,761	29,748	757,638	757,638	997,638
21	91	29,748	100,803	100,803	340,803	29,748	819,214	819,214	1,059,214
22	92	29,748	73,950	73,950	313,950	29,748	882,633	882,633	1,122,633
23	93	(47,457)	Lapsed	Lapsed	Lapsed	(113,898)	802,521	802,521	1,008,735
24	94					(113,898)	723,114	723,114	891,752
25	95					(113,898)	643,372	643,372	768,920
26	96					(113,898)	565,388	565,388	639,947
27	97					(113,898)	491,629	491,629	504,525
28	98					(113,898)	425,749	425,749	425,749
29	99					(113,898)	360,343	360,343	360,343
30	100					(113,898)	293,411	293,411	293,411
31	101					(113,898)	225,077	225,077	225,077
32	102					(113,898)	155,330	155,330	155,330
33	103					0	198,136	198,136	198,136
34	104					0	242,769	242,769	242,769
35	105					0	292,093	292,093	292,093

(1) Net Annual Outlay is Annual Premium Outlay plus estimated taxes if applicable, less loans and withdrawals. Please refer to the After Tax Outlay report for additional information.

Assumed interest rate of 6.53% based on Weighted Allocations described in the Understanding Your Illustration section.

Lincoln WealthAdvantage^{SM} Indexed UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Insurance

Lincoln Financial Group®

Presented by: Nolan Ginsberg

Summary Values

For:	Client Confidential	Initial Death Benefit:	$240,000
Age:	70	Initial Death Benefit Opt:	Increasing by Cash Value
Sex:	Male	Initial Payment Mode:	Annual
Class:	Standard Non-Tobacco	Riders:	LEABR

		Guaranteed Charges				Current Charges			
		Guaranteed Interest: All Accounts 1.00%				Assumed Interest: Weighted Allocation#: 6.53%			
		Account Allocation: 100% Indexed Account, 0% Fixed Account							
End of Year	Age	Net Annual Outlay(1)	Net Policy Value	Surrender Value	Death Benefit	Net Annual Outlay(1)	Net Policy Value	Surrender Value	Death Benefit
36	106					0	346,515	346,515	346,515
37	107					0	406,477	406,477	406,477
38	108					0	472,457	472,457	472,457
39	109					0	544,967	544,967	544,967
40	110					0	624,564	624,564	624,564
41	111					0	711,848	711,848	711,848
42	112					0	807,464	807,464	807,464
43	113					0	912,111	912,111	912,111
44	114					0	1,026,541	1,026,541	1,026,541
45	115					0	1,151,565	1,151,565	1,151,565
46	116					0	1,288,058	1,288,058	1,288,058
47	117					0	1,436,963	1,436,963	1,436,963
48	118					0	1,599,296	1,599,296	1,599,296
49	119					0	1,776,151	1,776,151	1,776,151
50	120					0	1,968,710	1,968,710	1,968,710
51	121					0	2,178,242	2,178,242	2,178,242
52	122					0	2,172,767	2,172,767	2,172,767
53	123					0	2,237,950	2,237,950	2,237,950
54	124					0	2,305,089	2,305,089	2,305,089
55	125					0	2,374,241	2,374,241	2,374,241
56	126					0	2,445,469	2,445,469	2,445,469

(1) Net Annual Outlay is Annual Premium Outlay plus estimated taxes if applicable, less loans and withdrawals. Please refer to the After Tax Outlay report for additional information.

Assumed interest rate of 6.53% based on Weighted Allocations described in the Understanding Your Illustration section.

*Lincoln WealthAdvantage*SM Indexed UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Insurance

Lincoln Financial Group®

Presented by: Nolan Ginsberg

Guaranteed Values

For:	Client Confidential	Initial Death Benefit:	$240,000
Age:	70	Initial Death Benefit Opt:	Increasing by Cash Value
Sex:	Male	Initial Payment Mode:	Annual
Class:	Standard Non-Tobacco	Riders:	LEABR

Guaranteed Charges
Guaranteed Interest - All Accounts: 1.00%
Account Allocation: 100% Indexed Account, 0% Fixed Account

End of Year	Age	Annual Premium Outlay	Key(1)	Loan	Loan Interest	Loan Balance	Net Annual Outlay	Net Policy Value	Surrender Value	Death Benefit
1	71	29,748	A	0	0	0	29,748	16,291	4,569	276,000
2	72	29,748	A	0	0	0	29,748	32,560	21,379	276,000
3	73	29,748	A	0	0	0	29,748	48,202	37,546	288,202
4	74	29,748	A	0	0	0	29,748	63,162	53,020	303,162
5	75	29,748	A	0	0	0	29,748	77,385	67,747	317,385
6	76	29,748	A	0	0	0	29,748	90,769	83,377	330,769
7	77	29,748	A	0	0	0	29,748	103,215	97,963	343,215
8	78	29,748	A	0	0	0	29,748	114,538	111,226	354,538
9	79	29,748	A	0	0	0	29,748	124,512	122,948	364,512
10	80	29,748	A	0	0	0	29,748	132,898	132,898	372,898
		297,480								
11	81	29,748	A	0	0	0	29,748	143,613	143,613	383,613
12	82	29,748	A	0	0	0	29,748	152,309	152,309	392,309
13	83	29,748	A	0	0	0	29,748	158,868	158,868	398,868
14	84	29,748	A	0	0	0	29,748	163,079	163,079	403,079
15	85	29,748	A	0	0	0	29,748	164,633	164,633	404,633
16	86	29,748	A	0	0	0	29,748	164,025	164,025	404,025
17	87	29,748	A	0	0	0	29,748	159,944	159,944	399,944
18	88	29,748	A	0	0	0	29,748	151,968	151,968	391,968
19	89	29,748	A	0	0	0	29,748	139,699	139,699	379,699
20	90	29,748	A	0	0	0	29,748	122,761	122,761	362,761
		594,960								
21	91	29,748	A	0	0	0	29,748	100,803	100,803	340,803
22	92	29,748	A	0	0	0	29,748	73,950	73,950	313,950
23	93	0	L	47,457	0	47,457	(47,457)	Lapsed	Lapsed	Lapsed
		654,456								

(1) Key: (A) Annual, (L) Loan

For: Client Confidential
Age: 70
Sex: Male
Class: Standard Non-Tobacco

Initial Death Benefit: $240,000
Initial Death Benefit Opt: Increasing by Cash Value
Initial Payment Mode: Annual
Riders: LEABR

Current Charges
Assumed Interest: Weighted Allocation#: 6.53%
Account Allocation: 100% Indexed Account, 0% Fixed Account

End of Year	Age	Annual Premium Outlay	Key(1)	Loan	Loan Interest	Loan Balance	Net Annual Outlay	Net Policy Value	Surrender Value	Death Benefit
1	71	29,748	A	0	0	0	29,748	19,651	7,930	276,000
2	72	29,748	A	0	0	0	29,748	40,878	29,696	280,878
3	73	29,748	A	0	0	0	29,748	63,470	52,814	303,470
4	74	29,748	A	0	0	0	29,748	87,524	77,381	327,524
5	75	29,748	A	0	0	0	29,748	113,128	103,489	353,128
6	76	29,748	A	0	0	0	29,748	140,387	132,995	380,387
7	77	29,748	A	0	0	0	29,748	169,409	164,158	409,409
8	78	29,748	A	0	0	0	29,748	200,309	196,997	440,309
9	79	29,748	A	0	0	0	29,748	232,531	230,966	472,531
10	80	29,748	A	0	0	0	29,748	266,109	266,109	506,109
		297,480								
11	81	29,748	A	0	0	0	29,748	305,355	305,355	545,355
12	82	29,748	A	0	0	0	29,748	346,244	346,244	586,244
13	83	29,748	A	0	0	0	29,748	388,966	388,966	628,966
14	84	29,748	A	0	0	0	29,748	433,597	433,597	673,597
15	85	29,748	A	0	0	0	29,748	480,221	480,221	720,221
16	86	29,748	A	0	0	0	29,748	531,438	531,438	771,438
17	87	29,748	A	0	0	0	29,748	584,890	584,890	824,890
18	88	29,748	A	0	0	0	29,748	640,498	640,498	880,498
19	89	29,748	A	0	0	0	29,748	698,097	698,097	938,097
20	90	29,748	A	0	0	0	29,748	757,638	757,638	997,638
		594,960								
21	91	29,748	A	0	0	0	29,748	819,214	819,214	1,059,214
22	92	29,748	A	0	0	0	29,748	882,633	882,633	1,122,633
23	93	0	L	113,898	0	113,898	(113,898)	802,521	802,521	1,008,735
24	94	0	L	113,898	3,085	230,880	(113,898)	723,114	723,114	891,752
25	95	0	L	113,898	8,934	353,712	(113,898)	643,372	643,372	768,920
26	96	0	L	113,898	15,075	482,686	(113,898)	565,388	565,388	639,947
27	97	0	L	113,898	21,524	618,108	(113,898)	491,629	491,629	504,525
28	98	0	L	113,898	28,295	760,301	(113,898)	425,749	425,749	425,749
29	99	0	L	113,898	35,405	909,603	(113,898)	360,343	360,343	360,343
30	100	0	L	113,898	42,870	1,066,371	(113,898)	293,411	293,411	293,411
		654,456								
31	101	0	L	113,898	50,708	1,230,978	(113,898)	225,077	225,077	225,077
32	102	0	L	113,898	58,939	1,403,814	(113,898)	155,330	155,330	155,330
33	103	0		0	67,581	1,471,395	0	198,136	198,136	198,136
34	104	0		0	73,570	1,544,964	0	242,769	242,769	242,769
35	105	0		0	77,248	1,622,213	0	292,093	292,093	292,093

(1) Key: (A) Annual, (L) Loan

Assumed interest rate of 6.53% based on Weighted Allocations described in the Understanding Your Illustration section.

*Lincoln WealthAdvantage*SM Indexed UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Insurance

Presented by: Nolan Ginsberg

Current Values

For:	Client Confidential	Initial Death Benefit:	$240,000
Age:	70	Initial Death Benefit Opt:	Increasing by Cash Value
Sex:	Male	Initial Payment Mode:	Annual
Class:	Standard Non-Tobacco	Riders:	LEABR

Current Charges
Assumed Interest: Weighted Allocation#: 6.53%
Account Allocation: 100% Indexed Account, 0% Fixed Account

End of Year	Age	Annual Premium Outlay	Key(1)	Loan	Loan Interest	Loan Balance	Net Annual Outlay	Net Policy Value	Surrender Value	Death Benefit
36	106	0		0	81,111	1,703,323	0	346,515	346,515	346,515
37	107	0		0	85,166	1,788,490	0	406,477	406,477	406,477
38	108	0		0	89,424	1,877,914	0	472,457	472,457	472,457
39	109	0		0	93,896	1,971,810	0	544,967	544,967	544,967
40	110	0		0	98,590	2,070,400	0	624,564	624,564	624,564
		654,456								
41	111	0		0	103,520	2,173,920	0	711,848	711,848	711,848
42	112	0		0	108,696	2,282,616	0	807,464	807,464	807,464
43	113	0		0	114,131	2,396,747	0	912,111	912,111	912,111
44	114	0		0	119,837	2,516,584	0	1,026,541	1,026,541	1,026,541
45	115	0		0	125,829	2,642,414	0	1,151,565	1,151,565	1,151,565
46	116	0		0	132,121	2,774,534	0	1,288,058	1,288,058	1,288,058
47	117	0		0	138,727	2,913,261	0	1,436,963	1,436,963	1,436,963
48	118	0		0	145,663	3,058,924	0	1,599,296	1,599,296	1,599,296
49	119	0		0	152,946	3,211,870	0	1,776,151	1,776,151	1,776,151
50	120	0		0	160,594	3,372,464	0	1,968,710	1,968,710	1,968,710
		654,456								
51	121	0		0	168,623	3,541,087	0	2,178,242	2,178,242	2,178,242
52	122	0		0	177,054	3,718,141	0	2,172,767	2,172,767	2,172,767
53	123	0		0	111,544	3,829,685	0	2,237,950	2,237,950	2,237,950
54	124	0		0	114,891	3,944,576	0	2,305,089	2,305,089	2,305,089
55	125	0		0	118,337	4,062,913	0	2,374,241	2,374,241	2,374,241
56	126	0		0	121,887	4,184,801	0	2,445,469	2,445,469	2,445,469
		654,456								

(1) Key: (A) Annual, (L) Loan

Assumed interest rate of 6.53% based on Weighted Allocations described in the Understanding Your Illustration section.

Presented by: Nolan Ginsberg

1% Guaranteed Interest / Current Charges

For: Client Confidential
Age: 70
Sex: Male
Class: Standard Non-Tobacco

Initial Death Benefit: $240,000
Initial Death Benefit Opt: Increasing by Cash Value
Initial Payment Mode: Annual
Riders: LEABR

Current Charges
Guaranteed Interest - All Accounts: 1.00%
Account Allocation: 100% Indexed Account, 0% Fixed Account

End of Year	Age	Annual Premium Outlay	Key(1)	Loan	Loan Interest	Loan Balance	Net Annual Outlay	Net Policy Value	Surrender Value	Death Benefit
1	71	29,748	A	0	0	0	29,748	18,545	6,824	276,000
2	72	29,748	A	0	0	0	29,748	37,556	26,374	277,556
3	73	29,748	A	0	0	0	29,748	56,738	46,082	296,738
4	74	29,748	A	0	0	0	29,748	76,098	65,955	316,098
5	75	29,748	A	0	0	0	29,748	95,632	85,994	335,632
6	76	29,748	A	0	0	0	29,748	115,345	107,953	355,345
7	77	29,748	A	0	0	0	29,748	135,239	129,988	375,239
8	78	29,748	A	0	0	0	29,748	155,315	152,003	395,315
9	79	29,748	A	0	0	0	29,748	174,926	173,361	414,926
10	80	29,748	A	0	0	0	29,748	194,017	194,017	434,017
		297,480								
11	81	29,748	A	0	0	0	29,748	216,618	216,618	456,618
12	82	29,748	A	0	0	0	29,748	238,564	238,564	478,564
13	83	29,748	A	0	0	0	29,748	259,928	259,928	499,928
14	84	29,748	A	0	0	0	29,748	280,662	280,662	520,662
15	85	29,748	A	0	0	0	29,748	300,720	300,720	540,720
16	86	29,748	A	0	0	0	29,748	321,589	321,589	561,589
17	87	29,748	A	0	0	0	29,748	341,447	341,447	581,447
18	88	29,748	A	0	0	0	29,748	360,052	360,052	600,052
19	89	29,748	A	0	0	0	29,748	377,079	377,079	617,079
20	90	29,748	A	0	0	0	29,748	392,322	392,322	632,322
		594,960								
21	91	29,748	A	0	0	0	29,748	405,708	405,708	645,708
22	92	29,748	A	0	0	0	29,748	416,886	416,886	656,886
23	93	0	L	113,898	0	113,898	(113,898)	281,838	281,838	542,988
24	94	0	L	113,898	3,085	230,880	(113,898)	137,720	137,720	426,006
25	95	0	L	94,915	8,934	334,729	(94,915)	Lapsed	Lapsed	Lapsed
		654,456								

(1) Key: (A) Annual, (L) Loan

For:	Client Confidential	Initial Death Benefit:	$240,000
Age:	70	Initial Death Benefit Opt:	Increasing by Cash Value
Sex:	Male	Initial Payment Mode:	Annual
Class:	Standard Non-Tobacco	Riders:	LEABR

Surrender Charges

During the surrender charge period, there will be a charge in the event that the policy is fully surrendered.

If there is an increase in the specified amount, additional surrender charges may be in effect for the increase and, if so, a new schedule of surrender charges will be provided after such increase.

The surrender charges for this illustration shall be the lesser of the amounts listed below or the then current policy value.

Surrender values shown in the Summary, Guaranteed and Current Values sections reflect the following surrender charges:

Year	Surrender Charge
1	11,721.60
2	11,181.60
3	10,656.00
4	10,142.40
5	9,638.40
6	7,392.00
7	5,251.20
8	3,312.00
9	1,564.80
10	0

Transaction Summary

For: Client Confidential
Age: 70
Sex: Male
Class: Standard Non-Tobacco

Initial Death Benefit: $240,000
Initial Death Benefit Opt: Increasing by Cash Value
Initial Payment Mode: Annual
Riders: LEABR

This Transaction Summary is to help you understand the timing and amount of policy changes and premiums assumed in this illustration. If the actual timing and/or amount of any transaction differs from what is illustrated, the ending values and benefit periods will most likely be different than currently shown in this illustration. The summary lists transactions requested and processed using Current Values assumptions. Note that most post-issue policy changes, including scheduled premium changes, are not automatic and must be initiated by the Owner. Other changes such as specified amount increases require additional underwriting and approval. Please note that the requested transactions may have been modified automatically in an effort to comply with contract and regulatory limitations. Scheduled premiums are considered ongoing unless otherwise indicated.

Year	Month	Illustrated Transactions	Details
1	1	Death Benefit Option	Increasing by Cash Value
1	1	Specified Amount	$240,000.00
1	1	Underwriting Class	Standard Non-Tobacco
23	1	Death Benefit Option changed	Level
1	1	Scheduled Annual Premium	$29,748.26
23	1	Scheduled Premium changed	$0.00
23	1	Participating Loan	Monthly thru year 32 month 12

For:	Client Confidential	Initial Death Benefit:	$240,000
Age:	70	Initial Death Benefit Opt:	Increasing by Cash Value
Sex:	Male	Initial Payment Mode:	Annual
Class:	Standard Non-Tobacco	Riders:	LEABR

Assumed Tax Bracket: 28.00%

Modified Endowment Contract Testing:
Initial TAMRA Seven-Pay Premium: $29,748.26
This presentation under current tax code interpretation using the Current Values will not become a Modified Endowment Contract. Please consult a professional tax advisor: e.g., attorney or accountant for further information.

Definition of Life Insurance
You have selected the Guideline Premium Test for this policy. This selection must be made when you complete your application and cannot be changed.

Initial Guideline Premium Limits:
This illustration is designed to comply with the Internal Revenue Code (IRC) Section 7702 (DEFRA). Under this code provision, there are limitations on the amount of premium the owner may pay, in order that the favorable tax benefits under life insurance be granted. Further, the death benefit must be greater than the cash value by a stipulated amount defined in the code. This policy complies with these provisions. These premium limits, based on **current values** are:

Initial DEFRA Guideline Level Premium: $36,641.43
Initial DEFRA Guideline Single Premium: $174,165.77
Terminal Level Premium: $238,499.30
Terminal Single Premium: $922,832.93

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Clients should consult their own independent advisor as to any tax, accounting or legal statements made herein.

For:	Client Confidential	Initial Death Benefit:	$240,000
Age:	70	Initial Death Benefit Opt:	Increasing by Cash Value
Sex:	Male	Initial Payment Mode:	Annual
Class:	Standard Non-Tobacco	Riders:	LEABR

Numeric Summary

	Description	Guaranteed Values	Midpoint Values	Current Values
	Lapse Year	23	25	n/a
End of Year 5, Age 75	Total Premium Paid	148,740	148,740	148,740
	Surrender Value	67,747	84,678	103,489
	Death Benefit	317,385	334,316	353,128
End of Year 10, Age 80	Total Premium Paid	297,480	297,480	297,480
	Surrender Value	132,898	192,822	266,109
	Death Benefit	372,898	432,822	506,109
End of Year 20, Age 90	Total Premium Paid	594,960	594,960	594,960
	Surrender Value	122,761	377,710	757,638
	Death Benefit	362,761	617,710	997,638
End of Year 30, Age 100	Total Premium Paid	Lapsed	Lapsed	654,456
	Surrender Value	Lapsed	Lapsed	293,411
	Death Benefit	Lapsed	Lapsed	293,411

NOTE: Non-guaranteed benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the company. Actual results may be more or less favorable. Guaranteed Values are based on maximum cost of insurance charges and guaranteed minimum interest crediting rate.

Signature Section

I/We have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The licensed agent/representative has told me/us they are not guaranteed. I understand that this illustration is not a contract and that the terms of the policy constitute the actual agreement of coverage.

I have been advised to consult with my own tax advisors regarding the tax effects of the illustrated policy and also with respect to its valuation.

I/We agree to and acknowledge the underwriting class set forth above.

________ X____
Date Proposed Insured Signature

________ X____
Date Proposed Owner/Applicant Signature

The information above is NOT intended as legal or tax advice.
For such advice, the taxpayer should consult his or her attorney or tax advisor.

I certify that this illustration has been presented to the applicant/owner and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration. I have advised the applicant/owner to consult with tax advisors regarding the tax effects of the illustrated policy.

________ X____
Date Licensed Agent/Representative Signature

PREMIUM ALLOCATION INSTRUCTIONS: You must provide us with written Premium Allocation Instructions which will determine how premiums will be allocated between the Holding Account and the Dollar Cost Averaging (DCA) Account. If premiums are directed to the DCA Account, a portion will be systematically transferred to the Holding Account for monthly account allocations. The DCA Account is only available with annual and semi-annual payment modes, and requires a minimum premium amount of $1,000. If the premium amount is less than the minimum, the premium will be allocated to the Holding Account.

Use whole percentages only. The total sum must equal 100%.

Holding Account: **100%** DCA Account: **0%**

ACCOUNT ALLOCATION INSTRUCTIONS: You must provide us with written Account Allocation instructions which will determine how the Holding Account Value will be allocated between the Indexed Account(s) and Fixed Account. Written Account Allocation Instruction Changes received later than 2 business days prior to a Monthly Allocation Date will be delayed to the next Monthly Allocation Date.

Use whole percentages only. The total sum for each set of allocation must equal 100%.

Account:	Premiums and DCA Transfers	Maturing Indexed Account Segments
1 YR PTP-Capped	**100%**	**100%**
1 YR PTP-Uncapped	**0%**	**0%**
1 YR PTP-High Par	**0%**	**0%**
Fixed Account	**0%**	**0%**

TELEPHONE AND INTERNET AUTHORIZATION:
I/We hereby authorize The Lincoln National Life Insurance Company and its affiliates ("Lincoln") to act on telephone / internet instructions from:

☐ Myself / Ourselves ☐ Financial Representative/Agent (or his/her administrative staff)

- I understand that only I can authorize loans and withdrawals and that any loan will be made subject to the provisions of my Indexed Universal Life policy and Lincoln's administrative procedures.
- I acknowledge that although procedures have been established to reduce the risk of unauthorized instructions, such risk still exists, and I agree that Lincoln will not be liable for any loss arising from any telephone/internet instruction or direction. I agree to indemnify and hold Lincoln, its affiliates, employees, and representatives harmless from any and all losses (including expenses) arising from such instructions.

I/We confirm that I/we have received a copy of the illustration and that my/our agent has disclosed to me/us the following information:

- This is a Universal Life policy with interest credited based on the performance of the Fixed Account and Indexed Accounts I/we have selected.
- The policy values are not linked to or directly participate in any stock, bond or equity investments.
- Any hypothetical values presented in this illustration are not guaranteed and actual future results could either be higher or lower than those shown. The agent has explained to me/us that the values are not guaranteed.
- Past performance of the Indexed Accounts presented in this illustration is no guarantee of future performance of those Indexed Accounts.
- The final decisions made regarding the allocations of values between the Fixed Account and Indexed Accounts available with this policy are mine/ours and are based on my/our individual situation, needs and goals.
- If the policy applied for is issued to me/us, I/we understand that I/we will have a period of time to review the policy, as stated on the cover page of the policy, prior to accepting the policy.
- Interest credited to the indexed segments will not occur until the end of that segment.
- All deductions, including withdrawals, are taken from the Fixed Account until it is exhausted, then from the most recently opened Indexed Segment(s). Any deductions that deplete an Indexed Segment will result in the loss of any Indexed Interest that might otherwise have been credited.
- I/We cannot transfer money from an Indexed Account segment into the Fixed Account during the segment year.

________ X___________________________________ ________ X______________________________________
Date Proposed Owner/Applicant Signature Date Proposed Owner/Applicant Signature

I certify that I have explained Indexed Account features of this policy and have made no statements that are misleading regarding past performance of the Indexed Account options as related to the future performance of those options. This illustration has been presented to the applicant in its entirety, and I have explained that any hypothetical elements are not guaranteed and actual future results could be either higher or lower than those shown. I have made no statements that are inconsistent with the demonstration.

________ X____
Date Licensed Agent/Representative Signature

New Business Data

You MUST include the New Business Data when submitting the illustration to Home Office.
The following are initial values and do not reflect future changes.

Product:	*Lincoln WealthAdvantage*^{SM} Indexed UL
Unisex:	No
State:	TX
Underwriting:	Full Underwriting
Insured	
Name:	Client Confidential
Gender:	Male
Age:	70
Class:	Standard Non-Tobacco
Table Rating:	None
Flat Extra/1000:	$0 for 0

DEFRA Type:	Guideline Premium Test
Initial GLP:	$36,641.43
Initial GSP:	$174,165.77
7-Pay Premium:	$29,748.26
MEC Status:	Not a MEC
Owner Type:	Insured
Riders Selected	
LEABR:	Yes
Table Rating:	None
Flat Extra/1000:	$0 for 0

Death Benefit Option:	Increasing by Cash Value
Face Amount:	$240,000
Initial Payment Mode:	Annual
First Year Lump Sum Deposit:	$0
Monthly Minimum Prem. Amt.:	$1,093.19
Overloan Endorsement:	Yes

Premium Allocation:	DCA 0%
Account:	Allocations / Initial Interest Rates:
1 Year PTP Capped:	100.00% / 6.53%
1 Year PTP Uncapped:	0% / N/A
1 Year PTP High Par:	0% / N/A
Fixed Account:	0% / N/A
Weighted Allocation Interest Rate:	6.53%

Maturing Indexed Segment:	Allocations
1 Year PTP Capped:	100.00%
1 Year PTP Uncapped:	0%
1 Year PTP High Par:	0%
Fixed Account:	0%

Year	Total Premiums
1	29,748.26
23	0

Year 1 Total Premiums

Month	Premium
1	29,748.26
2	0
3	0
4	0
5	0
6	0
7	0
8	0
9	0
10	0
11	0
12	0

Software Version:
LFD-D v30.0 C
9/24/2015 7:55 PM
TP: 18,290.40

Lincoln WealthAdvantage[SM] Indexed UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Insurance

Lincoln Financial Group®

Presented by: Nolan Ginsberg

After Tax Outlay

For:	Client Confidential	Initial Death Benefit:	$240,000
Age:	70	Initial Death Benefit Opt:	Increasing by Cash Value
Sex:	Male	Initial Payment Mode:	Annual
Class:	Standard Non-Tobacco	Riders:	LEABR

End of Year	Age	Annual Premium Outlay	Amount of Withdrawal	Annual Loan	Loan Balance(1)	Net Annual Outlay(2)	Taxable Portion(3)	Taxes on Distrib.(4)	Net After-Tax Distribution(5)
1	71	29,748	0	0	0	29,748	0	0	0
2	72	29,748	0	0	0	29,748	0	0	0
3	73	29,748	0	0	0	29,748	0	0	0
4	74	29,748	0	0	0	29,748	0	0	0
5	75	29,748	0	0	0	29,748	0	0	0
6	76	29,748	0	0	0	29,748	0	0	0
7	77	29,748	0	0	0	29,748	0	0	0
8	78	29,748	0	0	0	29,748	0	0	0
9	79	29,748	0	0	0	29,748	0	0	0
10	80	29,748	0	0	0	29,748	0	0	0
11	81	29,748	0	0	0	29,748	0	0	0
12	82	29,748	0	0	0	29,748	0	0	0
13	83	29,748	0	0	0	29,748	0	0	0
14	84	29,748	0	0	0	29,748	0	0	0
15	85	29,748	0	0	0	29,748	0	0	0
16	86	29,748	0	0	0	29,748	0	0	0
17	87	29,748	0	0	0	29,748	0	0	0
18	88	29,748	0	0	0	29,748	0	0	0
19	89	29,748	0	0	0	29,748	0	0	0
20	90	29,748	0	0	0	29,748	0	0	0
21	91	29,748	0	0	0	29,748	0	0	0
22	92	29,748	0	0	0	29,748	0	0	0
23	93	0	0	113,898	113,898	(113,898)	0	0	113,898
24	94	0	0	113,898	230,880	(113,898)	0	0	113,898
25	95	0	0	113,898	353,712	(113,898)	0	0	113,898

(1) Loan Balance = Total Loan Balance at end of year.

(2) Net Annual Outlay = Annual Premium Outlay + Lump-Sum Premium - Amount of Withdrawal - Annual Loan.

(3) Taxable Portion based on current interpretation of tax law, includes taxable portion of withdrawals, loans and loan interest. Loans and annual loan interest may be taxable on Modified Endowment Contracts.

(4) Taxes on Distrib. are based on a 28.00% marginal tax bracket of the policyowner and a 10% penalty tax which may be payable if this policy is a Modified Endowment Contract. **Actual value may vary based on owner's actual tax bracket.**

(5) Net After-Tax Distrib. = Amount of Withdrawal + Annual Loan - Taxes.

Illustrated values are based on the interest rate, mortality charges and expenses assumed in the Current Values; they are not guaranteed. **For guaranteed elements and other important information, please refer to The Lincoln National Life Insurance Company product illustration which must accompany this presentation. The Lincoln National Life Insurance Company makes no representations beyond those contained in the illustration.**

*Lincoln WealthAdvantage*SM Indexed UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Insurance

Presented by: Nolan Ginsberg

Lincoln Financial Group®

After Tax Outlay

For:	Client Confidential	Initial Death Benefit:	$240,000
Age:	70	Initial Death Benefit Opt:	Increasing by Cash Value
Sex:	Male	Initial Payment Mode:	Annual
Class:	Standard Non-Tobacco	Riders:	LEABR

End of Year	Age	Annual Premium Outlay	Amount of Withdrawal	Annual Loan	Loan Balance(1)	Net Annual Outlay(2)	Taxable Portion(3)	Taxes on Distrib.(4)	Net After-Tax Distribution(5)
26	96	0	0	113,898	482,686	(113,898)	0	0	113,898
27	97	0	0	113,898	618,108	(113,898)	0	0	113,898
28	98	0	0	113,898	760,301	(113,898)	0	0	113,898
29	99	0	0	113,898	909,603	(113,898)	0	0	113,898
30	100	0	0	113,898	1,066,371	(113,898)	0	0	113,898
31	101	0	0	113,898	1,230,978	(113,898)	0	0	113,898
32	102	0	0	113,898	1,403,814	(113,898)	0	0	113,898
33	103	0	0	0	1,471,395	0	0	0	0
34	104	0	0	0	1,544,964	0	0	0	0
35	105	0	0	0	1,622,213	0	0	0	0
36	106	0	0	0	1,703,323	0	0	0	0
37	107	0	0	0	1,788,490	0	0	0	0
38	108	0	0	0	1,877,914	0	0	0	0
39	109	0	0	0	1,971,810	0	0	0	0
40	110	0	0	0	2,070,400	0	0	0	0
41	111	0	0	0	2,173,920	0	0	0	0
42	112	0	0	0	2,282,616	0	0	0	0
43	113	0	0	0	2,396,747	0	0	0	0
44	114	0	0	0	2,516,584	0	0	0	0
45	115	0	0	0	2,642,414	0	0	0	0
46	116	0	0	0	2,774,534	0	0	0	0
47	117	0	0	0	2,913,261	0	0	0	0
48	118	0	0	0	3,058,924	0	0	0	0
49	119	0	0	0	3,211,870	0	0	0	0
50	120	0	0	0	3,372,464	0	0	0	0

(1) Loan Balance = Total Loan Balance at end of year.

(2) Net Annual Outlay = Annual Premium Outlay + Lump-Sum Premium - Amount of Withdrawal - Annual Loan.

(3) Taxable Portion based on current interpretation of tax law, includes taxable portion of withdrawals, loans and loan interest. Loans and annual loan interest may be taxable on Modified Endowment Contracts.

(4) Taxes on Distrib. are based on a 28.00% marginal tax bracket of the policyowner and a 10% penalty tax which may be payable if this policy is a Modified Endowment Contract. **Actual value may vary based on owner's actual tax bracket.**

(5) Net After-Tax Distrib. = Amount of Withdrawal + Annual Loan - Taxes.

Illustrated values are based on the interest rate, mortality charges and expenses assumed in the Current Values; they are not guaranteed. **For guaranteed elements and other important information, please refer to The Lincoln National Life Insurance Company product illustration which must accompany this presentation. The Lincoln National Life Insurance Company makes no representations beyond those contained in the illustration.**

Lincoln WealthAdvantage℠ Indexed UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Insurance

Lincoln Financial Group®

Presented by: Nolan Ginsberg

After Tax Outlay

For: Client Confidential
Age: 70
Sex: Male
Class: Standard Non-Tobacco

Initial Death Benefit: $240,000
Initial Death Benefit Opt: Increasing by Cash Value
Initial Payment Mode: Annual
Riders: LEABR

End of Year	Age	Annual Premium Outlay	Amount of Withdrawal	Annual Loan	Loan Balance(1)	Net Annual Outlay(2)	Taxable Portion(3)	Taxes on Distrib.(4)	Net After-Tax Distribution(5)
51	121	0	0	0	3,541,087	0	0	0	0
52	122	0	0	0	3,718,141	0	0	0	0
53	123	0	0	0	3,829,685	0	0	0	0
54	124	0	0	0	3,944,576	0	0	0	0
55	125	0	0	0	4,062,913	0	0	0	0
56	126	0	0	0	4,184,801	0	0	0	0

(1) Loan Balance = Total Loan Balance at end of year.

(2) Net Annual Outlay = Annual Premium Outlay + Lump-Sum Premium - Amount of Withdrawal - Annual Loan.

(3) Taxable Portion based on current interpretation of tax law, includes taxable portion of withdrawals, loans and loan interest. Loans and annual loan interest may be taxable on Modified Endowment Contracts.

(4) Taxes on Distrib. are based on a 28.00% marginal tax bracket of the policyowner and a 10% penalty tax which may be payable if this policy is a Modified Endowment Contract. **Actual value may vary based on owner's actual tax bracket.**

(5) Net After-Tax Distrib. = Amount of Withdrawal + Annual Loan - Taxes.

Illustrated values are based on the interest rate, mortality charges and expenses assumed in the Current Values; they are not guaranteed. **For guaranteed elements and other important information, please refer to The Lincoln National Life Insurance Company product illustration which must accompany this presentation. The Lincoln National Life Insurance Company makes no representations beyond those contained in the illustration.**

Lincoln Financial Group®

Presented by: Nolan Ginsberg

Policy Expense Analysis Report

For: Client Confidential
Age: 70
Sex: Male
Class: Standard Non-Tobacco

Initial Death Benefit: $240,000
Initial Death Benefit Opt: Increasing by Cash Value
Initial Payment Mode: Annual
Riders: LEABR

End of Year	Age	Annual Premium Outlay	Premium Load	Expense and Admin Charge	Current Cost of Ins	Rider Cost	Interest Accumulation	Withdrawals	Policy Value(1)	Loans	Surrender Charge	Surrender Value
1	71	29,748	2,082	3,554	4,392	1,400	1,332	0	19,651	0	11,722	7,930
2	72	29,748	2,082	3,554	4,169	1,346	2,629	0	40,878	0	11,182	29,696
3	73	29,748	2,082	3,554	4,168	1,365	4,014	0	63,470	0	10,656	52,814
4	74	29,748	2,082	3,554	4,168	1,379	5,488	0	87,524	0	10,142	77,381
5	75	29,748	2,082	3,554	4,168	1,398	7,058	0	113,128	0	9,638	103,489
6	76	29,748	2,082	3,554	4,167	1,415	8,729	0	140,387	0	7,392	132,995
7	77	29,748	2,082	3,554	4,167	1,431	10,509	0	169,409	0	5,251	164,158
8	78	29,748	2,082	3,554	4,167	1,448	12,403	0	200,309	0	3,312	196,997
9	79	29,748	2,082	3,554	4,810	1,467	14,387	0	232,531	0	1,565	230,966
10	80	29,748	2,082	3,554	5,507	1,481	16,455	0	266,109	0	0	266,109
11	81	29,748	1,487	72	6,266	1,500	18,824	0	305,355	0	0	305,355
12	82	29,748	1,487	72	7,124	1,517	21,342	0	346,244	0	0	346,244
13	83	29,748	1,487	72	7,905	1,534	23,972	0	388,966	0	0	388,966
14	84	29,748	1,487	72	8,727	1,550	26,719	0	433,597	0	0	433,597
15	85	29,748	1,487	72	9,585	1,569	29,589	0	480,221	0	0	480,221
16	86	29,748	1,487	72	10,691	1,586	35,306	0	531,438	0	0	531,438
17	87	29,748	1,487	72	11,992	1,602	38,858	0	584,890	0	0	584,890
18	88	29,748	1,487	72	13,515	1,621	42,555	0	640,498	0	0	640,498
19	89	29,748	1,487	72	15,344	1,635	46,389	0	698,097	0	0	698,097
20	90	29,748	1,487	72	17,347	1,654	50,353	0	757,638	0	0	757,638

(1) The Policy Values are shown net of withdrawals.
To calculate the End of Year Surrender Value, use the following equation: Premium - Premium Load - Expense and Admin. Charge - Current Cost of Ins - Rider Cost + Interest Accumulation - Withdrawals + prior year's Policy Value - Loans - Surrender Charges = Surrender Value.

This report shows how the interplay of interest crediting and policy expenses could affect the policy cash and surrender values. Illustrated values are based on the credited rate, mortality charges and expenses assumed in the Current Values; they are not guaranteed. An illustration must accompany this report. **The Lincoln National Life Insurance Company makes no representations beyond those contained in the illustration.**

Lincoln WealthAdvantage^{SM} Indexed UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Insurance

Presented by: Nolan Ginsberg

Policy Expense Analysis Report

For:	Client Confidential	Initial Death Benefit:	$240,000
Age:	70	Initial Death Benefit Opt:	Increasing by Cash Value
Sex:	Male	Initial Payment Mode:	Annual
Class:	Standard Non-Tobacco	Riders:	LEABR

End of Year	Age	Annual Premium Outlay	Premium Load	Expense and Admin Charge	Current Cost of Ins	Rider Cost	Interest Accumulation	Withdrawals	Policy Value(1)	Loans	Surrender Charge	Surrender Value
21	91	29,748	1,487	72	19,397	1,668	54,452	0	819,214	0	0	819,214
22	92	29,748	1,487	72	21,761	1,687	58,678	0	882,633	0	0	882,633
23	93	0	0	72	25,479	1,626	60,963	0	916,419	113,898	0	802,521
24	94	0	0	72	24,364	1,418	63,429	0	953,994	230,880	0	723,114
25	95	0	0	72	21,905	1,175	66,242	0	997,084	353,712	0	643,372
26	96	0	0	72	17,603	886	69,550	0	1,048,073	482,686	0	565,388
27	97	0	0	72	11,270	531	73,536	0	1,109,737	618,108	0	491,629
28	98	0	0	72	1,976	88	78,449	0	1,186,050	760,301	0	425,749
29	99	0	0	72	0	0	83,968	0	1,269,946	909,603	0	360,343
30	100	0	0	72	0	0	89,908	0	1,359,782	1,066,371	0	293,411
31	101	0	0	0	0	0	96,273	0	1,456,055	1,230,978	0	225,077
32	102	0	0	0	0	0	103,089	0	1,559,144	1,403,814	0	155,330
33	103	0	0	0	0	0	110,387	0	1,669,531	1,471,395	0	198,136
34	104	0	0	0	0	0	118,203	0	1,787,734	1,544,964	0	242,769
35	105	0	0	0	0	0	126,572	0	1,914,306	1,622,213	0	292,093
36	106	0	0	0	0	0	135,533	0	2,049,838	1,703,323	0	346,515
37	107	0	0	0	0	0	145,129	0	2,194,967	1,788,490	0	406,477
38	108	0	0	0	0	0	155,404	0	2,350,371	1,877,914	0	472,457
39	109	0	0	0	0	0	166,406	0	2,516,777	1,971,810	0	544,967
40	110	0	0	0	0	0	178,188	0	2,694,965	2,070,400	0	624,564

(1) The Policy Values are shown net of withdrawals.
To calculate the End of Year Surrender Value, use the following equation: Premium - Premium Load - Expense and Admin. Charge - Current Cost of Ins - Rider Cost + Interest Accumulation - Withdrawals + prior year's Policy Value - Loans - Surrender Charges = Surrender Value.

This report shows how the interplay of interest crediting and policy expenses could affect the policy cash and surrender values. Illustrated values are based on the credited rate, mortality charges and expenses assumed in the Current Values; they are not guaranteed. An illustration must accompany this report. **The Lincoln National Life Insurance Company makes no representations beyond those contained in the illustration.**

For: Client Confidential
Age: 70
Sex: Male
Class: Standard Non-Tobacco

Initial Death Benefit: $240,000
Initial Death Benefit Opt: Increasing by Cash Value
Initial Payment Mode: Annual
Riders: LEABR

End of Year	Age	Annual Premium Outlay	Premium Load	Expense and Admin Charge	Current Cost of Ins	Rider Cost	Interest Accumulation	Withdrawals	Policy Value(1)	Loans	Surrender Charge	Surrender Value
41	111	0	0	0	0	0	190,803	0	2,885,768	2,173,920	0	711,848
42	112	0	0	0	0	0	204,312	0	3,090,080	2,282,616	0	807,464
43	113	0	0	0	0	0	218,778	0	3,308,858	2,396,747	0	912,111
44	114	0	0	0	0	0	234,267	0	3,543,125	2,516,584	0	1,026,541
45	115	0	0	0	0	0	250,853	0	3,793,979	2,642,414	0	1,151,565
46	116	0	0	0	0	0	268,614	0	4,062,592	2,774,534	0	1,288,058
47	117	0	0	0	0	0	287,632	0	4,350,224	2,913,261	0	1,436,963
48	118	0	0	0	0	0	307,996	0	4,658,220	3,058,924	0	1,599,296
49	119	0	0	0	0	0	329,802	0	4,988,022	3,211,870	0	1,776,151
50	120	0	0	0	0	0	353,152	0	5,341,174	3,372,464	0	1,968,710
51	121	0	0	0	0	0	378,155	0	5,719,329	3,541,087	0	2,178,242
52	122	0	0	0	0	0	171,580	0	5,890,909	3,718,141	0	2,172,767
53	123	0	0	0	0	0	176,727	0	6,067,636	3,829,685	0	2,237,950
54	124	0	0	0	0	0	182,029	0	6,249,665	3,944,576	0	2,305,089
55	125	0	0	0	0	0	187,490	0	6,437,155	4,062,913	0	2,374,241
56	126	0	0	0	0	0	193,115	0	6,630,269	4,184,801	0	2,445,469

(1) The Policy Values are shown net of withdrawals.
To calculate the End of Year Surrender Value, use the following equation: Premium - Premium Load - Expense and Admin. Charge - Current Cost of Ins - Rider Cost + Interest Accumulation - Withdrawals + prior year's Policy Value - Loans - Surrender Charges = Surrender Value.

This report shows how the interplay of interest crediting and policy expenses could affect the policy cash and surrender values. Illustrated values are based on the credited rate, mortality charges and expenses assumed in the Current Values; they are not guaranteed. An illustration must accompany this report. **The Lincoln National Life Insurance Company makes no representations beyond those contained in the illustration.**

*Lincoln WealthAdvantage*SM Indexed UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Insurance

Presented by: Nolan Ginsberg

Internal Rate of Return

For: Client Confidential
Age: 70
Sex: Male
Class: Standard Non-Tobacco

Initial Death Benefit: $240,000
Initial Death Benefit Opt: Increasing by Cash Value
Initial Payment Mode: Annual
Riders: LEABR

End of Year	Age	Net After Tax Annual Outlay(1)	IRR on Fund Value(2)	Policy Value	IRR on Surrender Value(3)	Surrender Value	IRR on Death Benefit(4)	Death Benefit
1	71	29,748	(33.94)	19,651	(73.34)	7,930	827.79	276,000
2	72	29,748	(22.56)	40,878	(38.28)	29,696	161.32	280,878
3	73	29,748	(16.10)	63,470	(24.03)	52,814	75.21	303,470
4	74	29,748	(11.92)	87,524	(16.49)	77,381	44.95	327,524
5	75	29,748	(8.99)	113,128	(11.86)	103,489	30.36	353,128
6	76	29,748	(6.82)	140,387	(8.35)	132,995	22.11	380,387
7	77	29,748	(5.16)	169,409	(5.95)	164,158	16.98	409,409
8	78	29,748	(3.84)	200,309	(4.22)	196,997	13.58	440,309
9	79	29,748	(2.83)	232,531	(2.97)	230,966	11.20	472,531
10	80	29,748	(2.04)	266,109	(2.04)	266,109	9.47	506,109
11	81	29,748	(1.16)	305,355	(1.16)	305,355	8.31	545,355
12	82	29,748	(0.47)	346,244	(0.47)	346,244	7.43	586,244
13	83	29,748	0.08	388,966	0.08	388,966	6.74	628,966
14	84	29,748	0.54	433,597	0.54	433,597	6.21	673,597
15	85	29,748	0.91	480,221	0.91	480,221	5.78	720,221
16	86	29,748	1.28	531,438	1.28	531,438	5.47	771,438
17	87	29,748	1.60	584,890	1.60	584,890	5.22	824,890
18	88	29,748	1.85	640,498	1.85	640,498	5.02	880,498
19	89	29,748	2.07	698,097	2.07	698,097	4.85	938,097
20	90	29,748	2.25	757,638	2.25	757,638	4.70	997,638
21	91	29,748	2.40	819,214	2.40	819,214	4.57	1,059,214
22	92	29,748	2.52	882,633	2.52	882,633	4.46	1,122,633
23	93	(113,898)	2.64	802,521	2.64	802,521	4.17	1,008,735
24	94	(113,898)	2.77	723,114	2.77	723,114	3.92	891,752
25	95	(113,898)	2.89	643,372	2.89	643,372	3.69	768,920
26	96	(113,898)	3.02	565,388	3.02	565,388	3.47	639,947
27	97	(113,898)	3.17	491,629	3.17	491,629	3.25	504,525
28	98	(113,898)	3.37	425,749	3.37	425,749	3.37	425,749
29	99	(113,898)	3.55	360,343	3.55	360,343	3.55	360,343
30	100	(113,898)	3.72	293,411	3.72	293,411	3.72	293,411

Illustrated values are based on the interest rate, mortality charges and expenses assumed in the Current Values; they are not guaranteed. For guaranteed elements and other important information, please refer to The Lincoln National Life Insurance Company insurance product illustration which must accompany this presentation. The Lincoln National Life Insurance Company makes no representations beyond those contained in the illustration.

(1) Net After Tax Annual Outlay = Annualized Premium + Lump sum - Partial Withdrawal - Annual Loan + Loan Repayment + Tax on Base Distribution.

(2), (3), (4) The Internal Rate of Return is the rate at which Outlays up to that year must be compounded each and every year to generate the Policy Value, Cash Surrender Value or Death Benefit.

Fund values are based on current cost of insurance and the current interest rate. The current interest rate is 3.00%.

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*Lincoln WealthAdvantage*SM Indexed UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Insurance

Presented by: Nolan Ginsberg

Internal Rate of Return

For: Client Confidential
Age: 70
Sex: Male
Class: Standard Non-Tobacco

Initial Death Benefit: $240,000
Initial Death Benefit Opt: Increasing by Cash Value
Initial Payment Mode: Annual
Riders: LEABR

End of Year	Age	Net After Tax Annual Outlay(1)	IRR on Fund Value(2)	Policy Value	IRR on Surrender Value(3)	Surrender Value	IRR on Death Benefit(4)	Death Benefit
31	101	(113,898)	3.88	225,077	3.88	225,077	3.88	225,077
32	102	(113,898)	4.03	155,330	4.03	155,330	4.03	155,330
33	103	0	4.16	198,136	4.16	198,136	4.16	198,136
34	104	0	4.28	242,769	4.28	242,769	4.28	242,769
35	105	0	4.39	292,093	4.39	292,093	4.39	292,093
36	106	0	4.50	346,515	4.50	346,515	4.50	346,515
37	107	0	4.61	406,477	4.61	406,477	4.61	406,477
38	108	0	4.72	472,457	4.72	472,457	4.72	472,457
39	109	0	4.82	544,967	4.82	544,967	4.82	544,967
40	110	0	4.92	624,564	4.92	624,564	4.92	624,564
41	111	0	5.01	711,848	5.01	711,848	5.01	711,848
42	112	0	5.10	807,464	5.10	807,464	5.10	807,464
43	113	0	5.19	912,111	5.19	912,111	5.19	912,111
44	114	0	5.27	1,026,541	5.27	1,026,541	5.27	1,026,541
45	115	0	5.35	1,151,565	5.35	1,151,565	5.35	1,151,565
46	116	0	5.43	1,288,058	5.43	1,288,058	5.43	1,288,058
47	117	0	5.50	1,436,963	5.50	1,436,963	5.50	1,436,963
48	118	0	5.57	1,599,296	5.57	1,599,296	5.57	1,599,296
49	119	0	5.64	1,776,151	5.64	1,776,151	5.64	1,776,151
50	120	0	5.70	1,968,710	5.70	1,968,710	5.70	1,968,710
51	121	0	5.76	2,178,242	5.76	2,178,242	5.76	2,178,242
52	122	0	5.68	2,172,767	5.68	2,172,767	5.68	2,172,767
53	123	0	5.65	2,237,950	5.65	2,237,950	5.65	2,237,950
54	124	0	5.62	2,305,089	5.62	2,305,089	5.62	2,305,089
55	125	0	5.59	2,374,241	5.59	2,374,241	5.59	2,374,241
56	126	0	5.56	2,445,469	5.56	2,445,469	5.56	2,445,469

Illustrated values are based on the interest rate, mortality charges and expenses assumed in the Current Values; they are not guaranteed. For guaranteed elements and other important information, please refer to The Lincoln National Life Insurance Company insurance product illustration which must accompany this presentation. The Lincoln National Life Insurance Company makes no representations beyond those contained in the illustration.

(1) Net After Tax Annual Outlay = Annualized Premium + Lump sum - Partial Withdrawal - Annual Loan + Loan Repayment + Tax on Base Distribution.

(2), (3), (4) The Internal Rate of Return is the rate at which Outlays up to that year must be compounded each and every year to generate the Policy Value, Cash Surrender Value or Death Benefit.

Fund values are based on current cost of insurance and the current interest rate. The current interest rate is 3.00%.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Presented by: Nolan Ginsberg

LifeEnhance® ABR Chronic Illness Acceleration Report
Current Values

For: Client Confidential
Age: 70
Sex: Male
Class: Standard Non-Tobacco

Initial Death Benefit: $240,000
Initial Death Benefit Opt: Increasing by Cash Value
Initial Payment Mode: Annual
Riders: LEABR

The purpose of this supplemental illustration is to show the effect of benefit payments on your policy values when taking Chronic Illness benefits from the LifeEnhance® Accelerated Benefits Rider using the assumptions below. The values below are projected as of the beginning of the acceleration. Once benefits begin, new loans, withdrawals, face amount changes and death benefit option changes will not be illustrated in the supplemental report. Illustrated Values based on Current Values.

		Current Charges							
End of Year	Age	Net Annual Outlay(1)	Annualized Maximum Monthly Benefit Available	Annualized Monthly Benefit Taken	Loan Balance	Net Accumulation Value	Surrender Value	Death Benefit	Remaining Benefit Amount
1	71	29,748	0	0	0	19,651	7,930	276,000	0
2	72	29,748	0	0	0	40,878	29,696	280,878	0
3	73	29,748	0	0	0	63,470	52,814	303,470	0
4	74	29,748	0	0	0	87,524	77,381	327,524	0
5	75	(48,000)	78,606	48,000	0	72,306	72,306	279,524	279,524
6	76	(48,000)	78,606	48,000	0	57,192	57,192	231,524	231,524
7	77	(48,000)	78,606	48,000	0	42,373	42,373	183,524	183,524
8	78	(48,000)	78,606	48,000	0	28,150	28,150	135,524	135,524
9	79	(48,000)	78,606	48,000	0	14,829	14,829	87,524	87,524
10	80	(48,000)	78,606	48,000	0	3,775	3,775	39,524	39,524
11	81	(39,524)	62,478	39,524	0	Lapsed	Lapsed	Lapsed	0

The IRS Per Diem Limit may be adjusted annually for inflation by the IRS. This illustration assumes a hypothetical inflation rate of 4%. Based on this, at time of acceleration the Per Diem Limit is $387. The Monthly Equivalent of this Per Diem Limit is $11,610, assuming a 30 day month. At time of acceleration, the maximum monthly benefit amount based on 2% of the Original Benefit Amount is $6,550. The lesser of these amounts determines the illustrated Maximum Monthly Benefit Available. The Per Diem Limit declared by the IRS at the time of any actual acceleration may not be equal to the amount used in this illustration, which may result in a different maximum monthly benefit amount.

(1) Net Annual Outlay is Annual Premium Outlay plus estimated taxes if applicable, less loans and withdrawals. Upon acceleration, it is less annualized benefits taken plus the portion of the benefit payment applied as a loan repayment, if applicable.

If Acceleration has taken place, the word LAPSED in the illustration above represents a full acceleration of the death benefit and both rider and policy terminates. Any new loans or withdrawals taken once benefits have begun will terminate the rider and the lapse protection that is attached to the rider. Receipt of benefits may be taxable as income. Please consult your tax advisor prior to purchasing this rider or applying for benefits.

Presented by: Nolan Ginsberg

LifeEnhance® ABR Chronic Illness Acceleration Report
Guaranteed Values

For:	Client Confidential		Initial Death Benefit:	$240,000
Age:	70		Initial Death Benefit Opt:	Increasing by Cash Value
Sex:	Male		Initial Payment Mode:	Annual
Class:	Standard Non-Tobacco		Riders:	LEABR

The purpose of this supplemental illustration is to show the effect of benefit payments on your policy values when taking Chronic Illness benefits from the LifeEnhance® Accelerated Benefits Rider using the assumptions below. The values below are projected as of the beginning of the acceleration. Once benefits begin, new loans, withdrawals, face amount changes and death benefit option changes will not be illustrated in the supplemental report. Illustrated Values based on Guaranteed Values.

		Guaranteed Charges							
End of Year	Age	Net Annual Outlay(1)	Annualized Maximum Monthly Benefit Available	Annualized Monthly Benefit Taken	Loan Balance	Net Accumulation Value	Surrender Value	Death Benefit	Remaining Benefit Amount
1	71	29,748	0	0	0	16,291	4,569	276,000	0
2	72	29,748	0	0	0	32,560	21,379	276,000	0
3	73	29,748	0	0	0	48,202	37,546	288,202	0
4	74	29,748	0	0	0	63,162	53,020	303,162	0
5	75	(48,000)	72,759	48,000	0	42,297	42,297	255,162	255,162
6	76	(48,000)	72,759	48,000	0	23,776	23,776	207,162	207,162
7	77	(48,000)	72,759	48,000	0	8,379	8,379	159,162	159,162
8	78	(48,000)	72,759	48,000	0	0	0	111,162	111,162
9	79	(48,000)	72,759	48,000	0	0	0	63,162	63,162
10	80	(48,000)	72,759	48,000	0	0	0	15,162	15,162
11	81	(15,162)	21,352	15,162	0	Lapsed	Lapsed	Lapsed	0

The IRS Per Diem Limit may be adjusted annually for inflation by the IRS. This illustration assumes no inflation adjustment. Based on this, the illustrated 2015 Per Diem Limit of $330 is used in all years. The Monthly Equivalent of this Per Diem Limit is $9,900, assuming a 30 day month. At time of acceleration, the maximum monthly benefit amount based on 2% of the Original Benefit Amount is $6,063. The lesser of these amounts determines the illustrated Maximum Monthly Benefit Available. The Per Diem Limit declared by the IRS at the time of any actual acceleration may not be equal to the amount used in this illustration, which may result in a different maximum monthly benefit amount.

(1) Net Annual Outlay is Annual Premium Outlay plus estimated taxes if applicable, less loans and withdrawals. Upon acceleration, it is less annualized benefits taken plus the portion of the benefit payment applied as a loan repayment, if applicable.

If Acceleration has taken place, the word LAPSED in the illustration above represents a full acceleration of the death benefit and both rider and policy terminates. Any new loans or withdrawals taken once benefits have begun will terminate the rider and the lapse protection that is attached to the rider. Receipt of benefits may be taxable as income. Please consult your tax advisor prior to purchasing this rider or applying for benefits.

*Lincoln WealthAdvantage*SM Indexed UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Insurance

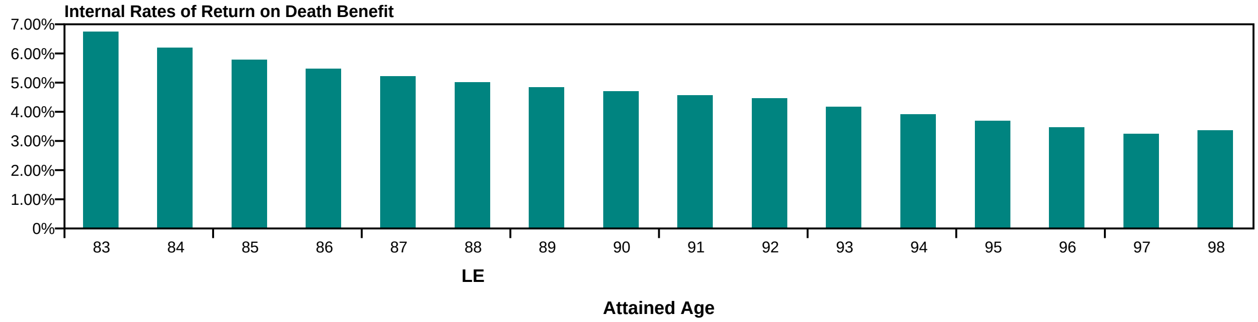
Lincoln Financial Group®

Presented by: Nolan Ginsberg

Life Expectancy Summary Report

For: Client Confidential
Age: 70
Sex: Male
Class: Standard Non-Tobacco

Initial Death Benefit: $240,000
Initial Death Benefit Opt: Increasing by Cash Value
Initial Payment Mode: Annual
Riders: LEABR



Summary of Internal Rates of Return

End of Year	Age		Net After Tax Annual Outlay (1)	Death Benefit	IRR on Death Benefit(2)	Pre-Tax Equivalent(3)	Probability of Death
1	71		29,748	276,000	827.79%	1,149.70%	0.37%
2	72		29,748	280,878	161.32%	224.05%	0.94%
3	73		29,748	303,470	75.21%	104.46%	1.72%
4	74		29,748	327,524	44.95%	62.43%	2.73%
5	75		29,748	353,128	30.36%	42.17%	3.97%
10	80		29,748	506,109	9.47%	13.16%	14.15%
15	85		29,748	720,221	5.78%	8.03%	31.88%
18	88	LE	29,748	880,498	5.02%	6.97%	46.84%
20	90		29,748	997,638	4.70%	6.53%	58.27%
25	95		(113,898)	768,920	3.69%	5.13%	84.08%
30	100		(113,898)	293,411	3.72%	5.17%	96.61%
35	105		0	292,093	4.39%	6.10%	99.66%
40	110		0	624,564	4.92%	6.83%	99.98%
45	115		0	1,151,565	5.35%	7.43%	100.00%

Life Expectancy tables show both the average age of death based on the insured's current age, as well as the average probability of death by a certain year. By the age of 88 (life expectancy) there is a 46.84% chance of death occurring.

LE: Life expectancy based on the 2008 Valuation Basic Table (2008 VBT), which is published by the Society of Actuaries and appropriate for someone recently underwritten for life insurance. This Table varies by gender and smoker status, but is not tailored to specific underwriting classes. Mortality tables such as 2008 VBT provide a basis for various financial calculations but do not predict any individual's future life span. While these statistics are a useful reference tool, keep in mind longevity is affected by many factors (lifestyle, occupation, health problems, family history of longevity, etc.).

(1) Net After Tax Annual Outlay = Annualized Premium + Lump sum - Partial Withdrawal - Annual Loan + Loan Repayment + Tax on Base Distribution.
(2) The Internal Rate of Return (IRR) is the rate at which Outlays up to that year must be compounded each and every year to generate the death benefit. At LE, an alternative investment must have earned 5.02% after-tax to equal the IRR on the death benefit.
(3) Pre-tax Equivalent is the pre-tax rate that an alternate investment must have earned to equal the IRR on death benefit. At LE, an alternative investment must have earned 6.97% pre-tax to equal the IRR on the death benefit (using an assumed tax bracket of 28.00%).

Illustrated values are based on the interest rate, mortality charges and expenses assumed in the Current Values; they are not guaranteed. For guaranteed elements and other important information, please refer to The Lincoln National Life Insurance Company insurance product illustration which must accompany this presentation. The Lincoln National Life Insurance Company makes no representations beyond those contained in the illustration.
Values are based on current cost of insurance and the current interest rate. The current interest rate is 3.00%.
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A Life Insurance Illustration
Flexible Premium Adjustable Life Insurance

Lincoln Financial Group®

Presented by: Nolan Ginsberg

Life Expectancy Report

For:	Client Confidential	Initial Death Benefit:	$240,000
Age:	70	Initial Death Benefit Opt:	Increasing by Cash Value
Sex:	Male	Initial Payment Mode:	Annual
Class:	Standard Non-Tobacco	Riders:	LEABR

End of Year	Age		Net After Tax Annual Outlay (1)	Death Benefit	IRR on Death Benefit(2)	Pre-Tax Equivalent(3)	Probability of Death
1	71		29,748	276,000	827.79%	1,149.70%	0.37%
2	72		29,748	280,878	161.32%	224.05%	0.94%
3	73		29,748	303,470	75.21%	104.46%	1.72%
4	74		29,748	327,524	44.95%	62.43%	2.73%
5	75		29,748	353,128	30.36%	42.17%	3.97%
6	76		29,748	380,387	22.11%	30.71%	5.46%
7	77		29,748	409,409	16.98%	23.58%	7.21%
8	78		29,748	440,309	13.58%	18.86%	9.23%
9	79		29,748	472,531	11.20%	15.56%	11.55%
10	80		29,748	506,109	9.47%	13.16%	14.15%
11	81		29,748	545,355	8.31%	11.54%	17.07%
12	82		29,748	586,244	7.43%	10.32%	20.30%
13	83		29,748	628,966	6.74%	9.36%	23.85%
14	84		29,748	673,597	6.21%	8.62%	27.72%
15	85		29,748	720,221	5.78%	8.03%	31.88%
16	86		29,748	771,438	5.47%	7.60%	36.48%
17	87		29,748	824,890	5.22%	7.26%	41.48%
18	88	LE	29,748	880,498	5.02%	6.97%	46.84%
19	89		29,748	938,097	4.85%	6.73%	52.46%
20	90		29,748	997,638	4.70%	6.53%	58.27%
21	91		29,748	1,059,214	4.57%	6.35%	64.08%
22	92		29,748	1,122,633	4.46%	6.19%	69.70%
23	93		(113,898)	1,008,735	4.17%	5.79%	74.98%
24	94		(113,898)	891,752	3.92%	5.45%	79.81%
25	95		(113,898)	768,920	3.69%	5.13%	84.08%

Life Expectancy tables show both the average age of death based on the insured's current age, as well as the average probability of death by a certain year. By the age of 88 (life expectancy) there is a 46.84% chance of death occurring.

LE: Life expectancy based on the 2008 Valuation Basic Table (2008 VBT), which is published by the Society of Actuaries and appropriate for someone recently underwritten for life insurance. This Table varies by gender and smoker status, but is not tailored to specific underwriting classes. Mortality tables such as 2008 VBT provide a basis for various financial calculations but do not predict any individual's future life span. While these statistics are a useful reference tool, keep in mind longevity is affected by many factors (lifestyle, occupation, health problems, family history of longevity, etc.).

(1) Net After Tax Annual Outlay = Annualized Premium + Lump sum - Partial Withdrawal - Annual Loan + Loan Repayment + Tax on Base Distribution.
(2) The Internal Rate of Return (IRR) is the rate at which Outlays up to that year must be compounded each and every year to generate the death benefit. At LE, an alternative investment must have earned 5.02% after-tax to equal the IRR on the death benefit.
(3) Pre-tax Equivalent is the pre-tax rate that an alternate investment must have earned to equal the IRR on death benefit. At LE, an alternative investment must have earned 6.97% pre-tax to equal the IRR on the death benefit (using an assumed tax bracket of 28.00%).

Illustrated values are based on the interest rate, mortality charges and expenses assumed in the Current Values; they are not guaranteed. For guaranteed elements and other important information, please refer to a The Lincoln National Life Insurance Company insurance product illustration which must accompany this presentation. The Lincoln National Life Insurance Company makes no representations beyond those contained in the illustration.
Values are based on current cost of insurance and the current interest rate. The current interest rate is 3.00%.
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Life Expectancy Report

For: Client Confidential
Age: 70
Sex: Male
Class: Standard Non-Tobacco

Initial Death Benefit: $240,000
Initial Death Benefit Opt: Increasing by Cash Value
Initial Payment Mode: Annual
Riders: LEABR

End of Year	Age	Net After Tax Annual Outlay (1)	Death Benefit	IRR on Death Benefit(2)	Pre-Tax Equivalent(3)	Probability of Death
26	96	(113,898)	639,947	3.47%	4.82%	87.70%
27	97	(113,898)	504,525	3.25%	4.51%	90.72%
28	98	(113,898)	425,749	3.37%	4.68%	93.16%
29	99	(113,898)	360,343	3.55%	4.93%	95.10%
30	100	(113,898)	293,411	3.72%	5.17%	96.61%
31	101	(113,898)	225,077	3.88%	5.39%	97.73%
32	102	(113,898)	155,330	4.03%	5.60%	98.53%
33	103	0	198,136	4.16%	5.78%	99.08%
34	104	0	242,769	4.28%	5.94%	99.44%
35	105	0	292,093	4.39%	6.10%	99.66%
36	106	0	346,515	4.50%	6.25%	99.80%
37	107	0	406,477	4.61%	6.40%	99.89%
38	108	0	472,457	4.72%	6.55%	99.94%
39	109	0	544,967	4.82%	6.69%	99.96%
40	110	0	624,564	4.92%	6.83%	99.98%
41	111	0	711,848	5.01%	6.96%	99.99%
42	112	0	807,464	5.10%	7.08%	99.99%
43	113	0	912,111	5.19%	7.21%	100.00%
44	114	0	1,026,541	5.27%	7.32%	100.00%
45	115	0	1,151,565	5.35%	7.43%	100.00%
46	116	0	1,288,058	5.43%	7.54%	100.00%
47	117	0	1,436,963	5.50%	7.64%	100.00%
48	118	0	1,599,296	5.57%	7.74%	100.00%
49	119	0	1,776,151	5.64%	7.83%	100.00%
50	120	0	1,968,710	5.70%	7.92%	100.00%

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Presented by: Nolan Ginsberg

Life Expectancy Report

For: Client Confidential
Age: 70
Sex: Male
Class: Standard Non-Tobacco

Initial Death Benefit: $240,000
Initial Death Benefit Opt: Increasing by Cash Value
Initial Payment Mode: Annual
Riders: LEABR

End of Year	Age	Net After Tax Annual Outlay (1)	Death Benefit	IRR on Death Benefit(2)	Pre-Tax Equivalent(3)	Probability of Death
51	121	0	2,178,242	5.76%	8.00%	100.00%

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