

# Coming Soon: Table Reduction Program Discontinued on Lincoln *VUL<sup>ONE</sup>* and Lincoln *SVUL<sup>ONE</sup>* products

Effective November 13, 2023

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Lincoln remains dedicated to our commitments to policyholders, including the lifetime guarantees provided by our variable universal life insurance products, *Lincoln VUL<sup>ONE</sup>* (2021) and *Lincoln SVUL<sup>ONE</sup>* (2021). As part of our disciplined approach to financial and risk management, we continue to monitor the external environment and proactively manage our products and the risk they bring to Lincoln to ensure we are operating responsibly. The following change will allow us to continue to offer competitive level guaranteed premiums.

Effective Nov. 13, 2023, Lincoln is discontinuing the Table Reduction Program (TRP) for all *Lincoln VUL<sup>ONE</sup>* and *SVUL<sup>ONE</sup>* variable life insurance products. To be eligible for the TRP, the following guidelines will apply:

## Submission Deadline: Nov. 10, 2023

**All formal applications for *Lincoln VUL<sup>ONE</sup>* (2021) or *SVUL<sup>ONE</sup>* (2021) cases must be received at Lincoln in good order by Friday, Nov. 10, 2023.** The TRP will not be available for any *Lincoln VUL<sup>ONE</sup>* or *SVUL<sup>ONE</sup>* application received at Lincoln on or after Nov. 13, 2023.

For any outstanding Trial offer, the formal application must be received in good order by Nov. 10, 2023.

For cases with the owner listed as "Trust to be Established," the formal application must be signed by the insured and received in good order by Nov. 10, 2023. The only paperwork that Lincoln will not require at submission is the executed Certification of Trustee Powers with the trustee/owner's signature, which must be received prior to policy issue.

## Placement Deadline: Dec. 29, 2023

**All *Lincoln VUL<sup>ONE</sup>* or *SVUL<sup>ONE</sup>* cases eligible for the TRP must be placed in force, or 1035 exchange initiated, by Dec. 29, 2023.** For any case not placed in force or 1035 initiated by Dec. 29, 2023, the TRP offer will no longer be valid.



Contact your dedicated Lincoln Underwriting & New Business team with any additional questions.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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**The Issuers:**

The Lincoln National Life Insurance Company (Fort Wayne, IN)

**The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

**All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.** They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders, and features are subject to state availability. The insurance policy and riders have limitation, exclusions, and/or reductions. Check state availability.

**Distributor:** Lincoln Financial Distributors, Inc., a broker-dealer

**Policies**

*Lincoln VUL<sup>ONE</sup>* (2021) variable universal life insurance policy form ICC21-VUL689/20-VUL689/ICC21NLER-620/20NLER-620 and state variations. Not available in NY.

*Lincoln SVUL<sup>ONE</sup>* (2021) survivorship variable universal life insurance policy form ICC21-SVUL622/20-SVUL622/ICC21NLER-622/20NLER-622 and state variations. Not available in NY.

**Variable products:** Policy values will fluctuate and are subject to market risk and to possible loss of principal.

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

**Only registered representatives can sell variable products.**

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