

Professional Analysis and Review

Prepared for:
Valued Client DesignIt PAR Sample

Presented by:
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November, 2008

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Life Insurance for Survivor Needs

Overview

For: Valued Client Designlt PAR Sample
Age: 58

Why Review My Current Insurance Plan?

There are many reasons for looking at your existing coverage. Your insurance needs change as your life matures. For instance, since you have purchased your policy have you married, had children, started a new job or received a promotion? Did you move from living as a renter to becoming a homeowner with a mortgage? These and other changes are reasons to review your current insurance needs.

In addition, insurance products have changed as well. Today's insurance products have new benefits and potentially lower premiums. There have also been changes in our tax and legislative environment that have caused insurance companies to create products that more closely align a client's needs with customized protection.

Lastly, a review of your insurance from a qualified advisor can help make sure that the policy ownership and beneficiary designations are properly structured to meet your needs. Your advisor can point out benefits that may be ending or if a change to the amount of premium may be required.

Purpose of My Current Insurance Plan

Life insurance for survivor needs is purchased primarily to provide on-going income and support to your surviving family members. The focus is generally the policy's death benefits rather than cash values. Survivor needs may include burial and estate administration expenses, income replacement, taxes, education expenses, purchase or care of property, and care for a disabled family member.

Report Summary

Your current policy(ies) cumulative Cash Surrender Value, Current Death Benefit, Guaranteed Death Benefit, and Annual and Cumulative Premiums are listed in the left column, along with a graphical display of each value shown. The right hand column shows the similar policy values in a proposed Lincoln life insurance policy.

The proposed policy assumes that your current policy(ies) are surrendered and cash surrender values are transferred tax-free to the proposed policy. Policy values for your current policy(ies) represent values taken from in-force projections from the carrier that issued the policy(ies) or from values you provided to your Lincoln representative.

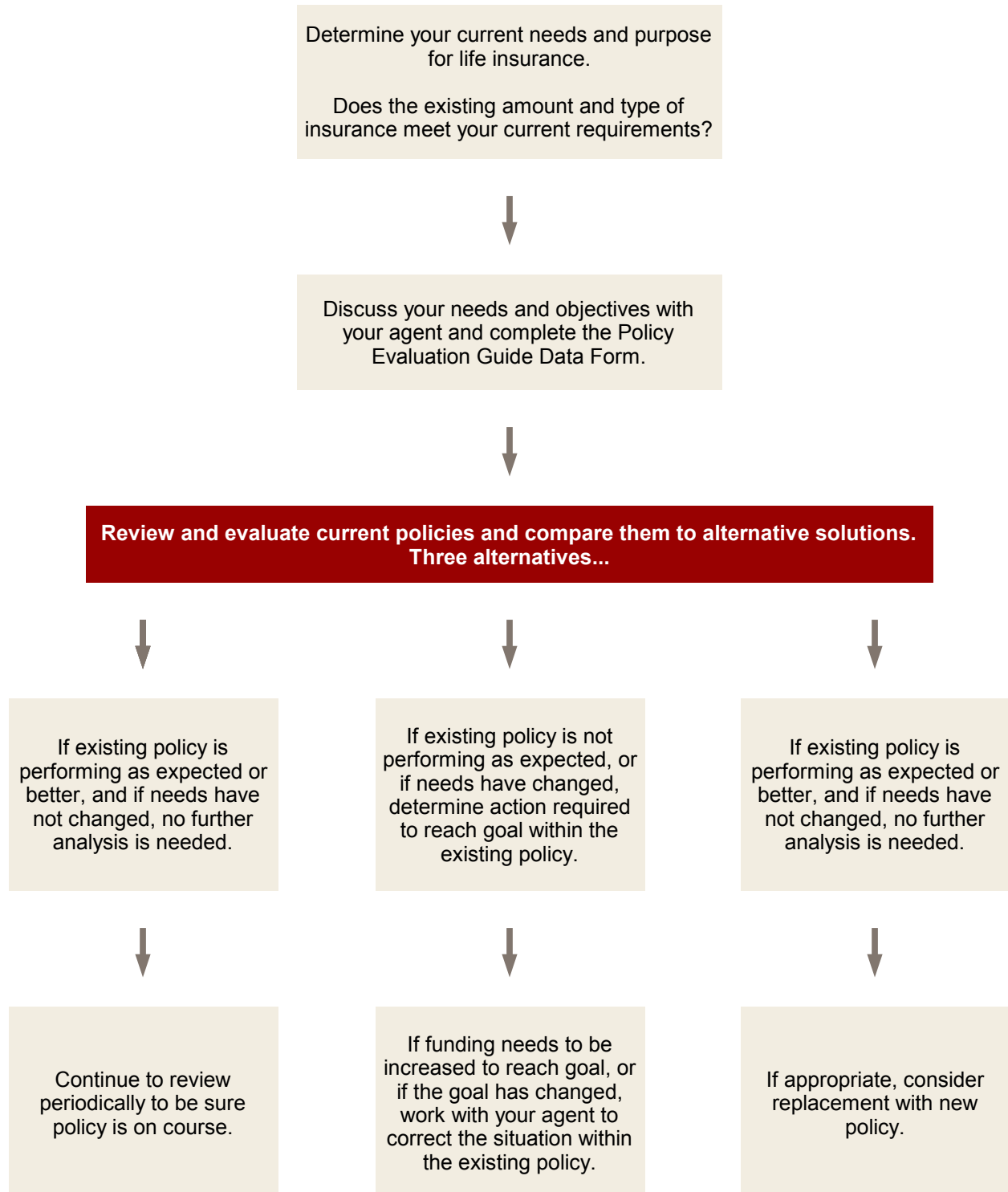
This illustration is not a contract. Unless otherwise stated, the values and benefits are not guaranteed and are subject to change. This supplemental illustration may represent values for a combination of several life insurance policies. This supplemental illustration must be accompanied by a basic illustration for each policy for guarantees and required disclosure. For rider information, see the basic illustration.

You should not terminate any existing insurance you intend to replace until the new insurance is issued.

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What is the P.A.R. Process?

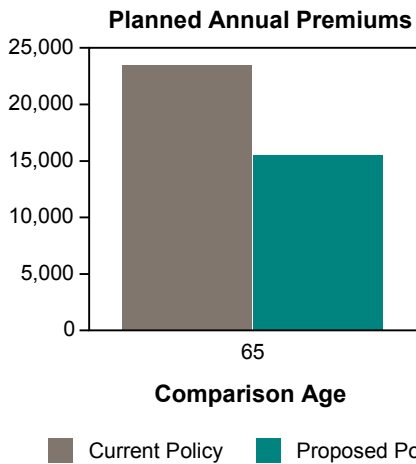
For: Valued Client Designlt PAR Sample
Age: 58



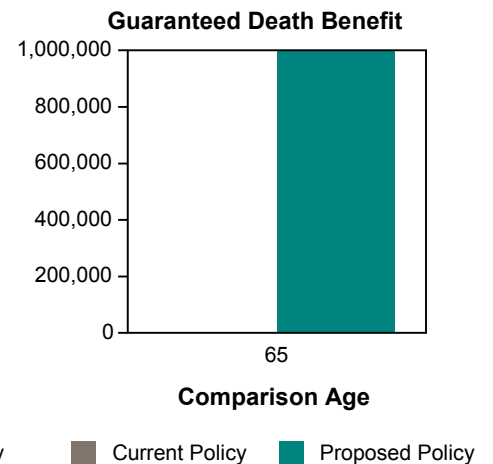
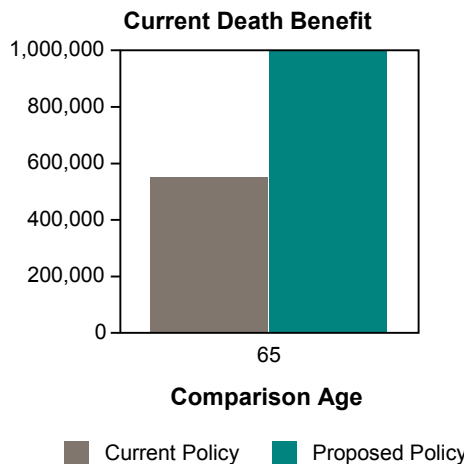
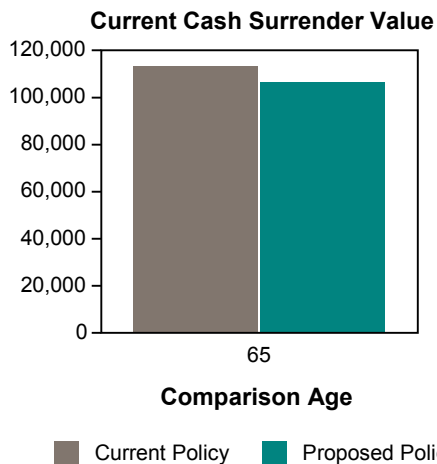
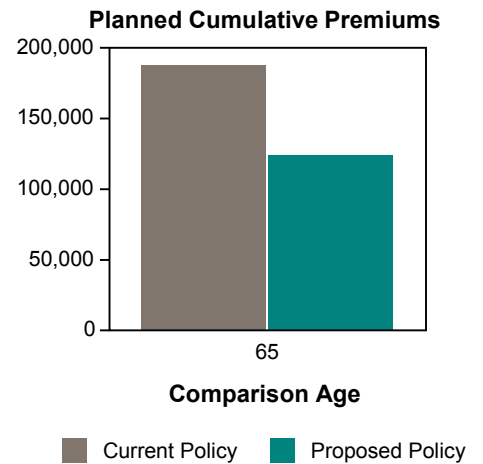
Survivor Needs Comparison Report at Age 65

For: Valued Client Designlt PAR Sample
Age: 58

At Age 65	Current Policies	Proposed Lincoln Policy
Planned Annual Premium	\$23,470	\$15,567
Planned Cumulative Premiums*	\$187,760	\$124,539
Current Cash Surrender Value	\$113,379	\$106,391
Current Death Benefit	\$550,000	\$1,000,000
Guaranteed Death Benefit	\$0	\$1,000,000



* Cumulative Premiums include only those planned annual premiums paid from the present to 65. Prior premiums paid on existing policies and amounts exchanged into the proposed Lincoln Financial policies are reflected in the cash surrender values.

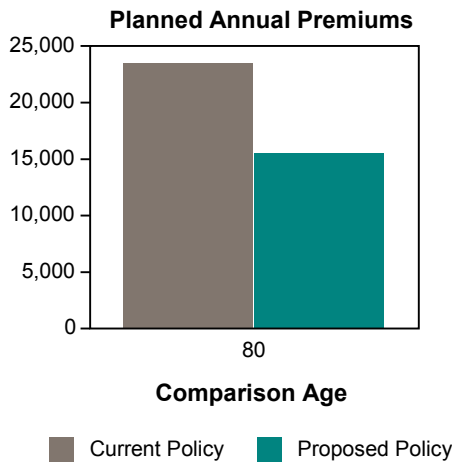


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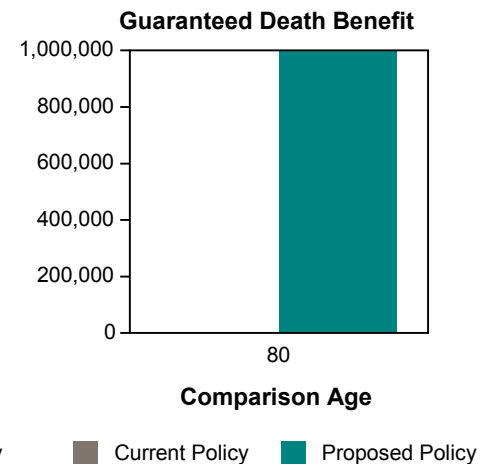
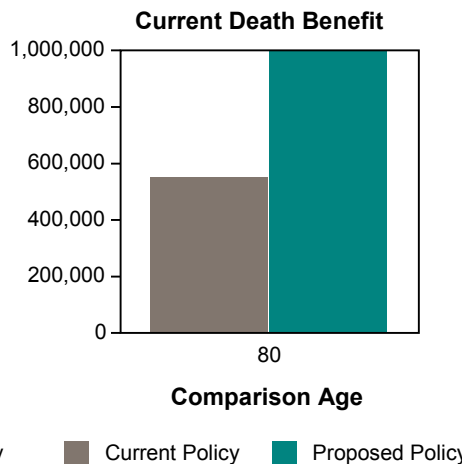
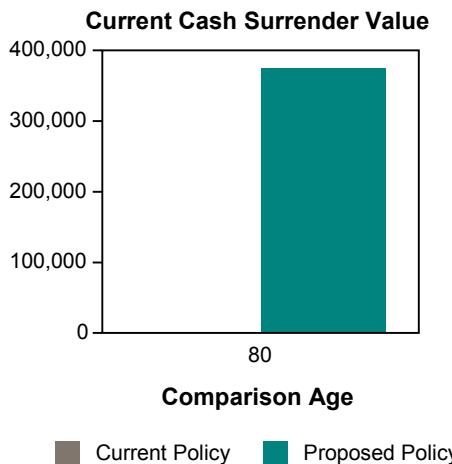
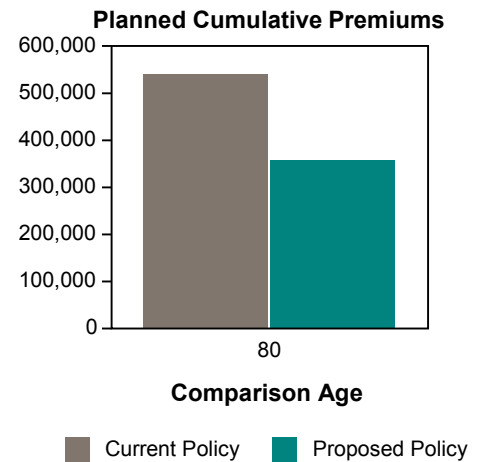
Survivor Needs Comparison Report at Age 80

For: Valued Client Designlt PAR Sample
Age: 58

At Age 80	Current Policies	Proposed Lincoln Policy
Planned Annual Premium	\$23,470	\$15,567
Planned Cumulative Premiums*	\$539,810	\$358,049
Current Cash Surrender Value	\$1,002	\$375,002
Current Death Benefit	\$550,000	\$1,000,000
Guaranteed Death Benefit	\$0	\$1,000,000



* Cumulative Premiums include only those planned annual premiums paid from the present to 80. Prior premiums paid on existing policies and amounts exchanged into the proposed Lincoln Financial policies are reflected in the cash surrender values.



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Professional Analysis and Review

Presented by: Maureen Baxter

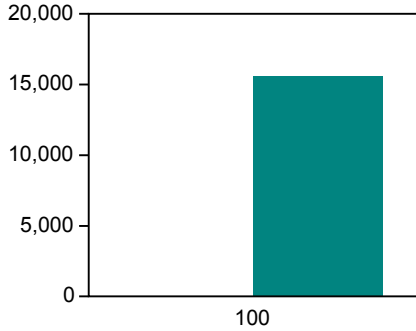


Survivor Needs Comparison Report at Age 100

For: Valued Client Designlt PAR Sample
Age: 58

At Age 100	Current Policies	Proposed Lincoln Policy
Planned Annual Premium	\$0	\$15,567
Planned Cumulative Premiums*	\$539,810	\$669,396
Current Cash Surrender Value	\$0	\$0
Current Death Benefit	\$0	\$1,000,000
Guaranteed Death Benefit	\$0	\$1,000,000

Planned Annual Premiums

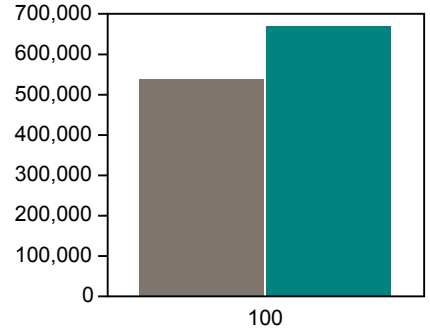


Comparison Age

■ Current Policy ■ Proposed Policy

* Cumulative Premiums include only those planned annual premiums paid from the present to 100. Prior premiums paid on existing policies and amounts exchanged into the proposed Lincoln Financial policies are reflected in the cash surrender values.

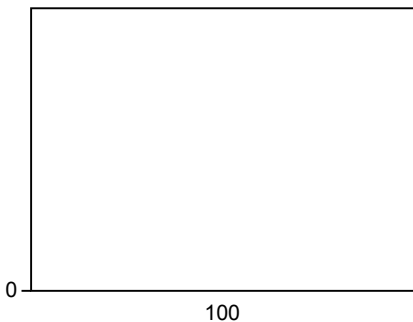
Planned Cumulative Premiums



Comparison Age

■ Current Policy ■ Proposed Policy

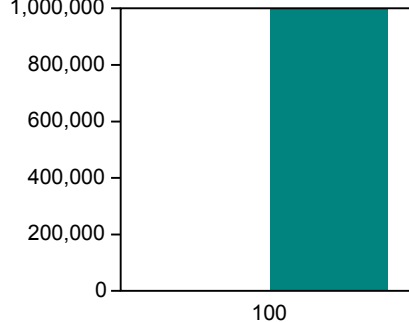
Current Cash Surrender Value



Comparison Age

■ Current Policy ■ Proposed Policy

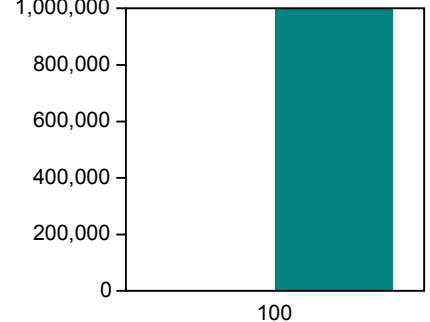
Current Death Benefit



Comparison Age

■ Current Policy ■ Proposed Policy

Guaranteed Death Benefit



Comparison Age

■ Current Policy ■ Proposed Policy

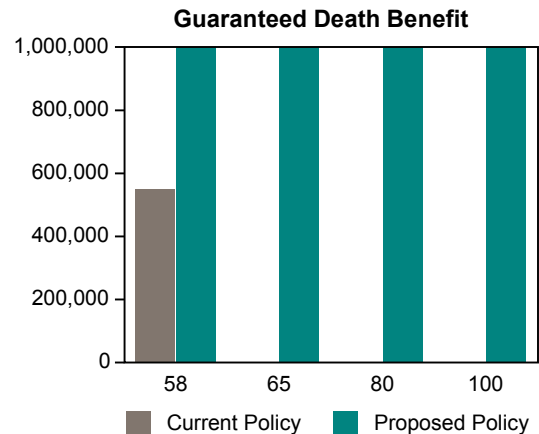
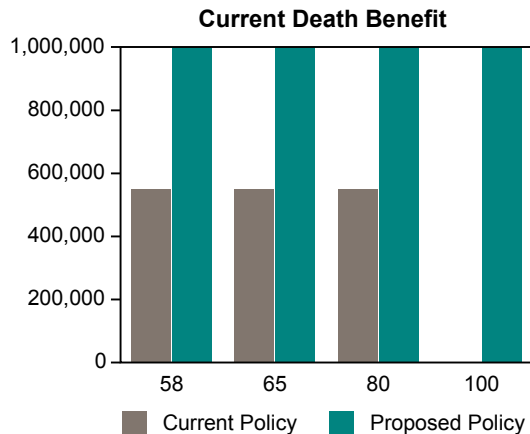
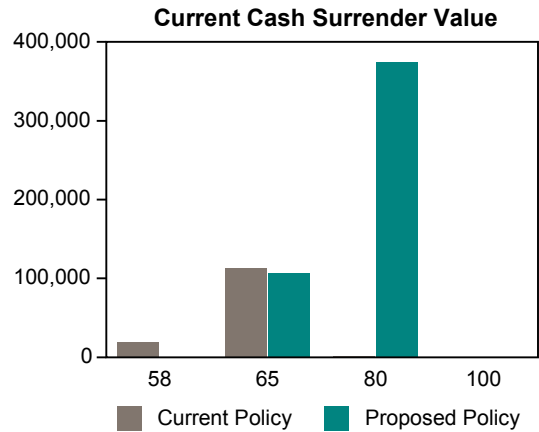
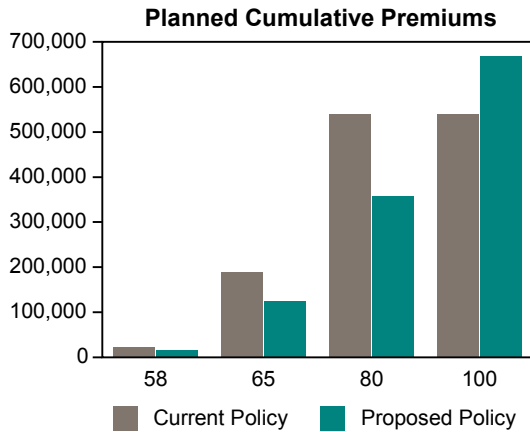
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This example is for planning purposes only. Actual results will vary based on your specific situation. Certain assumptions are based on information provided by you. Consult your advisor(s) when making tax and legal decisions. Investment and insurance values are illustrative only, not guarantees. A personalized basic life insurance illustration is required which includes product features and any guarantees.
November 24, 2008 2:32 PM

Survivor Needs Comparison Summary

For: Valued Client Designlt PAR Sample
Age: 58

	Current Age		At Age 65		At Age 80		At Age 100	
	Existing Policies	Lincoln Policy	Existing Policies	Lincoln Policy	Existing Policies	Lincoln Policy	Existing Policies	Lincoln Policy
Planned Annual Premium	\$23,470	\$15,567	\$23,470	\$15,567	\$23,470	\$15,567	\$0	\$15,567
Planned Cumulative Premiums	\$23,470	\$15,567	\$187,760	\$124,539	\$539,810	\$358,049	\$539,810	\$669,396
Current Cash Surrender Value	\$19,755	\$0	\$113,379	\$106,391	\$1,002	\$375,002	\$0	\$0
Current Death Benefit	\$550,000	\$1,000,000	\$550,000	\$1,000,000	\$550,000	\$1,000,000	\$0	\$1,000,000
Guaranteed Death Benefit	\$550,000	\$1,000,000	\$0	\$1,000,000	\$0	\$1,000,000	\$0	\$1,000,000



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Summary of Data and Assumption Values for All Policies

For: Valued Client Designlt PAR Sample
Age: 58

Aggregate Totals for All Current Policies

Survivor Needs

Insured Life Expectancy	80
Life Expectancy Table	2001 CSO
Age(s) for Policy Comparison	65, 80, 100
Planned Annual Premium	\$23,470
Years to Pay Planned Premium	23
Cumulative Planned Premiums*	\$539,810
Current Net Cash Surrender Value**	\$19,755
Guaranteed Net Cash Surrender Value**	\$5,673
Outstanding Policy Loan	\$0
Current Net Death Benefit**	\$550,000
Guaranteed Net Death Benefit**	\$550,000
1035 Exchange Amount	\$19,755

Policy values for your current policies represent values taken from in-force projections from the carrier that issued those policies or from values you provided to your Lincoln representative.

* Cumulative Planned Premiums include only those Planned Annual Premiums paid from the present to the specified age.

** Surrender charges and outstanding policy loans have been subtracted to determine Net Cash Surrender Values and Net Death Benefits.

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Life Insurance for Survivor Needs

Disclosure

For: Valued Client Designlt PAR Sample
Age: 58

P.A.R. Disclosure Form

I acknowledge and understand that:

The Life Insurance Professional Analysis and Review is an analysis of current life insurance policy(ies) and the continuing needs of the coverage. This review compares key values in your current life insurance policy(ies) with a Lincoln life insurance policy(ies). It is important to understand this review should compare policies that provide a solution to compare specific needs such as survivor needs, estate planning needs, business needs or supplemental retirement income needs.

I have read the Policy Analysis Review Client Guide and reviewed my overall insurance needs with my Lincoln Agent and my attorney and/or tax advisor on the specifics of my situation. If this comparison includes non-Lincoln life insurance coverage(s), Lincoln is not responsible for the correctness of the values associated with your existing life insurance policy(ies); the current life insurance provider provided these to you and is responsible for their accuracy.

This presentation is a supplemental illustration and is not valid without a complete basic illustration. I have read and signed the life insurance illustration:

- I have noted differences between the guaranteed and non-guaranteed columns.
- I understand the policy may terminate before my death, if I (1) fail to pay required premiums on time (2) withdraw any money, or (3) purchase a universal life or flexible premium variable life insurance policy and fail to pay enough premium to maintain any available death benefit guarantee.
- I understand the amount of money available from the life insurance policy may be reduced by surrender charges and withdrawals.
- I understand the cost of insurance charges will be deducted from the value of the life insurance policy.
- I have been advised to consult my attorney and/or tax advisor on the Policy Analysis Review to discuss the specifics of my individual situation.

This Disclosure Form is not intended to replace any required state replacement forms. It is designed to assist me in understanding the Policy Analysis Review and the life insurance policy purchase.

Applicant/Owner's Signature

Date

Insured's Signature, if other than Applicant/Owner

Date

I have discussed all of the points above with the Applicant/Owner.

Agent's Signature

Date

For: Valued Client DesignIt PAR Sample
Age: 58

Trust Information

The Policy Analysis and Review process is critical for all life insurance policy owners, but it is especially critical for trust-owned life insurance.

In recent years, the fiduciary responsibility and care standards for trustees have heightened. Several events have led to this current environment. One key event was the adoption of the Uniform Prudent Investors Act, along with enactment of various state regulations. Another influence is the standards set out by the Office of the Comptroller of the Currency that specifically outline for banking the responsibilities regarding the purchase of, and ongoing review/monitoring of, life insurance policies. This will have specific application where the bank is designated as the trustee. What each have in common is the need for trustees to provide ongoing due diligence on life insurance policies owned by the trust.

The due diligence for life insurance should include several areas of review:

- Do the current life insurance policies still meet the trust beneficiaries' needs, or the purposes for which they were originally purchased?
- Are there increasing premium requirements?
- Are there newer policies available that may provide secondary death benefit guarantees, lower costs due to mortality improvements, additional rider options and/or improved underwriting classifications?
- What are the financial ratings and stability of the life insurance carrier?

Failure to supervise or conduct ongoing asset reviews, including life insurance, and perform due diligence can open a trustee up to possible litigation from the trust's beneficiaries.

The Policy Analysis and Review process is an integral part of providing the necessary ongoing due diligence records.

Possible Reasons To Keep An Existing Policy

For: Valued Client Designlt PAR Sample
Age: 58

Summary of Reasons

New contestable period

Any time a new policy is purchased a new contestable period begins. Policies can be contested by the insurer within the first two years after issue if any material information was not revealed on the application that would have affected the insurer's decision to issue the policy.

Existing loans

Some policies offer favorable loan interest rates or zero interest spread loans after a policy has been in force for a period of time, often 10 years.

New acquisition costs

New life insurance contracts contain sales charges and acquisitions costs that must be recouped from premiums. Older policies may have already accounted for these charges.

Guaranteed interest

There may be a higher guaranteed minimum interest crediting rate on an older policy.

Surrender period is less

Beginning a new life insurance policy also means a new period for surrender charges. It could be that your existing policy is almost out of the surrender period.

Special exchange rules

Some insurers have special exchange rules for current customers that may apply in the event the policy is changed. This might include favorable underwriting, or waiving any remaining surrender charges on the current coverage.

Change in underwriting status -- for the worse

An adverse change in your health may mean more expensive premiums for new insurance coverage.

Legislative benefits

Tax laws can change a life insurance policy. If a contract was issued before June 21, 1988, it may have some tax benefits that are not available with a new policy. Older policies are not governed under the rules for Modified Endowment Contracts(MEC). This rule severely reduces the amount of money that can be deposited in a life insurance policy in the early years without losing the "first in, first out" distribution provision in life insurance. In addition, policies issued before June 21, 1988, had much higher funding limits than policies issued after that date.

Possible Reasons To Exchange An Existing Policy

For: Valued Client Designlt PAR Sample
Age: 58

Summary of Reasons

Secondary guarantees

One of the newer policy design features for universal life includes the ability to guarantee the death benefit based on a fixed premium structure. This guarantee applies even if there is a sustained drop in interest rates or if the current cash value declines or disappears. The real benefit to this type of policy is that you can be assured that the death benefit will be guaranteed, as long as the premium is paid according to schedule.

Better mortality

Along with dramatic improvements in medical science comes a corresponding increase in life expectancy. Because of this, many new policies have lower mortality expenses than existing policies, sometimes significantly lower. This may result in a reduced cost for life insurance.

Loan treatment

Having a significant loan on a policy may seem insurmountable, but this doesn't have to be the case. Under the 1035 exchange rules, the IRS allows for the transfer of a loan along with the cash value from an existing life insurance policy to another life insurance policy, so long as you are also the owner of the policy. Some insurance policies offer attractive loan interest rates that might not be available on the current policy. There may even be an option of a "wash loan", meaning that the interest that is credited on the loan amount is the same that is charged for the loan. This could be important if you do not plan to pay back the loan. Another potential benefit is the ability to use a cash withdrawal to completely or partially pay back the loan. However, you may not receive favorable tax treatment on the transfer if the purpose is to pay back the loan. If you wish to pay back the loan via a cash withdrawal, you may wish to consider paying back the policy loan in a different policy year. Remember, loans and withdrawals will reduce cash values and death benefits. Surrender charges and taxes may also apply.

More competitive plans

Whether it's a TV, computer, or an insurance product, improvements are inevitable, and prices tend to decrease because of new innovations. In relation to life insurance products, insurers are cutting expenses and distribution costs. When this is combined with other pricing improvements, it can lead to a much more competitive product, with lower costs and/or features and benefits not available on earlier plans.

Preferred and plus underwriting

When universal life was introduced 25 years ago, only two classes of standard underwriting were available, smoker and non-smoker. Since that time, these classes have been subdivided into Preferred, Preferred Plus, and in some instances, Preferred Select Plus. This occurred first for the non-smoker class and later for the smoker class. If you fall into one of the preferred classes, you might benefit from the lower mortality charges in an exchange. Even if you fall into the standard class, it is possible that the mortality charges on your current policy might be lower than if you exchanged it for the same underwriting class on a new policy. Also some companies have special underwriting programs you may benefit from if your health qualifies under the guidelines.

Extended maturity

Many existing policies have an age 85, 90 or 95 maturity date. When a policy matures, the policy cash values will become payable to the owner of the policy and income taxes will be due on any gain. The insurance contract will be completed.

If you live to the maturity of your policy, another issue could arise related to loans. One of the real benefits to

Possible Reasons To Exchange An Existing Policy

For: Valued Client Designlt PAR Sample
Age: 58

Summary of Reasons

universal life is the ability to withdraw cash value up to basis tax deferred, then switch to loans, again tax deferred. If a policy matures with an outstanding loan or lapses, any gain that has been received is taxable. Paying income tax at that time can be devastating to a policy owner, as the taxes are due but there is usually not enough net cash value in the policy to pay the tax.

The problem is avoided with some new policies which have no maturity date. They are designed to continue as long as you live. If loans exist, as long as there is a positive cash value, no tax will be due. At your death, the net benefit is paid (face amount minus loans and withdrawals).

Company strength

One of the most important factors you should consider is the strength and stability of the issuing life insurance company. The higher the ratings of a company, the more likely this company is to keep its promises to its policyowners. Ratings are reviewed annually by third parties and vary by criteria.

What Does 1035 Exchange Mean?

For: Valued Client Designlt PAR Sample
Age: 58

Explanation of 1035

An Internal Revenue Code Section 1035 Exchange is the process of directly transferring accumulated funds in a life insurance policy or annuity policy, to another life insurance policy or annuity policy, without creating a taxable event. A 1035 Exchange allows you to exchange outdated contracts for more current and efficient contracts, while preserving the original policy's tax basis and deferring recognition of gain for federal income tax purposes. Most insurers acknowledge Section 1035 of the IRS tax code as a tax-free exchange from one insurance policy to another, and do not send an end-of-year Miscellaneous Income Form 1099. However, if the transfer of an outstanding loan is involved, some insurers still send a 1099 form, which must be explained on the tax return.

Lincoln LifeGuaranteeSM PLUS UL

A life insurance illustration

The Lincoln National Life Insurance Company

Flexible Premium Adjustable Life Insurance

Policy Form UL5070 and state variations thereof.

Prepared for:

Road Shows 58 PAR Presentation Sample

Presented by:

Maureen Baxter

Lincoln Financial Group

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Guarantees are backed by the claims-paying ability of the insurer.

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.

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This illustration is not complete without all pages.

Lincoln LifeGuaranteeSM PLUS UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Policy



Presented by: Maureen Baxter

Understanding Your Illustration

For: Road Shows 58 PAR Presentation Sample
Age: 58
Sex: Male
Class: Preferred Non-Tobacco

Initial Death Benefit: \$1,000,000
Initial Death Benefit Opt: Level
Initial Payment Mode: Annual
Riders: None

Product Overview

Lincoln LifeGuaranteeSM PLUS UL provides guaranteed life insurance protection through the Coverage Protection Guarantee (CPG). The CPG provides an alternate Coverage Protection Value (CPV) that, if positive, will ensure that the coverage will continue even if the cash surrender value is insufficient to cover charges. The impact of the CPG is reflected in the illustration in years where the death benefit remains in force while the cash surrender value is zero.

Timing and amount of premium payments will impact the length of the CPG as will loans, withdrawals and policy changes (including timing thereof).

You may make additional premium payments to extend the length of the CPG at any time while the policy is in force. However, if the policy lapses longer than 90 days (subject to state variation) and is then reinstated, the CPG will be permanently lost.

The CPG includes a Premium Relief Feature such that any premium received during the current policy month is treated as though it was received at the beginning of the policy month for the purpose of calculating the CPG.

The Guaranteed Values section assumes guaranteed death benefit protection through policy year 68, policy month 12.

If the policy is still in force at the insured's attained age 121, the CPG terminates, as it is no longer necessary since no further charges are due and the policy is guaranteed to continue in force to the death of the insured. If there is a loan, loan interest will continue to accrue.

Please refer to your policy for more detailed information on your Coverage Protection Guarantee.

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 in-force illustration to review the status of your policy values and guarantees.

Initial Coverage Information

Underwriting Class: Male, Preferred 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: \$1,000,000

Initial Death Benefit Option: Level

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, the Premium Relief Feature notwithstanding, this will impact cash surrender values and may impact the length of the Coverage Protection Guarantee. The Transaction Summary will 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

Lincoln LifeGuaranteeSM PLUS UL

A Life Insurance Illustration

Flexible Premium Adjustable Life Policy



Presented by: Maureen Baxter

Understanding Your Illustration

For: Road Shows 58 PAR Presentation Sample
Age: 58
Sex: Male
Class: Preferred Non-Tobacco

Initial Death Benefit: \$1,000,000
Initial Death Benefit Opt: Level
Initial Payment Mode: Annual
Riders: None

more or less favorable than those shown. **This illustration is assuming funds from an external replacement. Please be aware that Lincoln has no control over the timing of receipt of these funds. You should request a revised illustration once the amount and timing of external replacement money is verified.**

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 in-force illustration.

Glossary of Terms

Policy Value

The sum of premiums paid less a premium expense charge, monthly deductions, and withdrawals, plus interest. When prefaced by "net", the value is less loans.

Surrender Value

The policy value less surrender charges and loans.

Monthly Deductions

Deductions are made every month until the insured's attained age 121, regardless of whether or not premiums are paid. Monthly Deductions include cost of insurance, expense and administrative charges as well as the cost of any additional benefits or riders. Information on these charges can be found within your policy.

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. 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.

Surrender and Loan Information

Loans

You may take a loan at any time. The interest rates charged on loans are 6.50% through policy year 20 and then 5.50% in policy year 21 and later. The interest rate credited on loan collateral is 5.50% in all years. Interest 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 within this illustration assume loan interest is not capitalized until the first day of the following year so are not net of loan interest accrued during the current year.

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.

Lincoln LifeGuaranteeSM PLUS UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Policy



Presented by: Maureen Baxter

Summary Values

For: Road Shows 58 PAR Presentation Sample
Age: 58
Sex: Male
Class: Preferred Non-Tobacco

Initial Death Benefit: \$1,000,000
Initial Death Benefit Opt: Level
Initial Payment Mode: Annual
Riders: None

End of Year	Age	Guaranteed Charges Guaranteed 3.00% Interest				Current Charges Current 4.70%			
		Net Annual Outlay(1)	Net Policy Value	Surrender Value	Death Benefit	Net Annual Outlay(1)	Net Policy Value	Surrender Value	Death Benefit
1	59	35,322	26,160	0	1,000,000	35,322	31,974	0	1,000,000
2	60	15,567	33,796	0	1,000,000	15,567	46,204	2,324	1,000,000
3	61	15,567	40,923	0	1,000,000	15,567	60,822	18,852	1,000,000
4	62	15,567	47,355	7,335	1,000,000	15,567	75,788	35,768	1,000,000
5	63	15,567	52,866	14,826	1,000,000	15,567	91,046	53,006	1,000,000
6	64	15,567	57,282	21,262	1,000,000	15,567	106,556	70,536	1,000,000
7	65	15,567	60,502	26,532	1,000,000	15,567	122,305	88,335	1,000,000
8	66	15,567	62,403	30,523	1,000,000	15,567	138,271	106,391	1,000,000
9	67	15,567	62,908	33,168	1,000,000	15,567	154,456	124,716	1,000,000
10	68	15,567	61,931	34,391	1,000,000	15,567	170,862	143,322	1,000,000
11	69	15,567	59,278	34,008	1,000,000	15,567	187,459	162,189	1,000,000
12	70	15,567	54,791	31,861	1,000,000	15,567	204,238	181,308	1,000,000
13	71	15,567	47,990	27,480	1,000,000	15,567	221,091	200,581	1,000,000
14	72	15,567	38,465	20,475	1,000,000	15,567	237,941	219,951	1,000,000
15	73	15,567	25,254	9,874	1,000,000	15,567	254,548	239,168	1,000,000
16	74	15,567	7,862	0	1,000,000	15,567	271,673	259,023	1,000,000
17	75	15,567	0	0	1,000,000	15,567	288,492	278,712	1,000,000
18	76	15,567	0	0	1,000,000	15,567	304,890	298,150	1,000,000
19	77	15,567	0	0	1,000,000	15,567	320,741	317,251	1,000,000
20	78	15,567	0	0	1,000,000	15,567	335,801	335,801	1,000,000
21	79	15,567	0	0	1,000,000	15,567	349,759	349,759	1,000,000
22	80	15,567	0	0	1,000,000	15,567	362,873	362,873	1,000,000
23	81	15,567	0	0	1,000,000	15,567	375,002	375,002	1,000,000
24	82	15,567	0	0	1,000,000	15,567	385,876	385,876	1,000,000
25	83	15,567	0	0	1,000,000	15,567	395,951	395,951	1,000,000
26	84	15,567	0	0	1,000,000	15,567	406,071	406,071	1,000,000
27	85	15,567	0	0	1,000,000	15,567	414,395	414,395	1,000,000
28	86	15,567	0	0	1,000,000	15,567	420,486	420,486	1,000,000
29	87	15,567	0	0	1,000,000	15,567	423,818	423,818	1,000,000
30	88	15,567	0	0	1,000,000	15,567	423,781	423,781	1,000,000
31	89	15,567	0	0	1,000,000	15,567	419,663	419,663	1,000,000
32	90	15,567	0	0	1,000,000	15,567	410,619	410,619	1,000,000
33	91	15,567	0	0	1,000,000	15,567	395,595	395,595	1,000,000
34	92	15,567	0	0	1,000,000	15,567	373,738	373,738	1,000,000
35	93	15,567	0	0	1,000,000	15,567	343,404	343,404	1,000,000

(1) Net Annual Outlay is Annual Premium Outlay less loans and withdrawals.

Lincoln LifeGuaranteeSM PLUS UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Policy



Presented by: Maureen Baxter

Summary Values

For: Road Shows 58 PAR Presentation Sample
Age: 58
Sex: Male
Class: Preferred Non-Tobacco

Initial Death Benefit: \$1,000,000
Initial Death Benefit Opt: Level
Initial Payment Mode: Annual
Riders: None

End of Year	Age	Guaranteed Charges Guaranteed 3.00% Interest				Current Charges Current 4.70%			
		Net Annual Outlay(1)	Net Policy Value	Surrender Value	Death Benefit	Net Annual Outlay(1)	Net Policy Value	Surrender Value	Death Benefit
36	94	15,567	0	0	1,000,000	15,567	302,353	302,353	1,000,000
37	95	15,567	0	0	1,000,000	15,567	247,569	247,569	1,000,000
38	96	15,567	0	0	1,000,000	15,567	175,013	175,013	1,000,000
39	97	15,567	0	0	1,000,000	15,567	80,421	80,421	1,000,000
40	98	15,567	0	0	1,000,000	15,567	0	0	1,000,000
41	99	15,567	0	0	1,000,000	15,567	0	0	1,000,000
42	100	15,567	0	0	1,000,000	15,567	0	0	1,000,000
43	101	15,567	0	0	1,000,000	15,567	0	0	1,000,000
44	102	0	0	0	1,000,000	0	0	0	1,000,000
45	103	0	0	0	1,000,000	0	0	0	1,000,000
46	104	0	0	0	1,000,000	0	0	0	1,000,000
47	105	0	0	0	1,000,000	0	0	0	1,000,000
48	106	0	0	0	1,000,000	0	0	0	1,000,000
49	107	0	0	0	1,000,000	0	0	0	1,000,000
50	108	0	0	0	1,000,000	0	0	0	1,000,000
51	109	0	0	0	1,000,000	0	0	0	1,000,000
52	110	0	0	0	1,000,000	0	0	0	1,000,000
53	111	0	0	0	1,000,000	0	0	0	1,000,000
54	112	0	0	0	1,000,000	0	0	0	1,000,000
55	113	0	0	0	1,000,000	0	0	0	1,000,000
56	114	0	0	0	1,000,000	0	0	0	1,000,000
57	115	0	0	0	1,000,000	0	0	0	1,000,000
58	116	0	0	0	1,000,000	0	0	0	1,000,000
59	117	0	0	0	1,000,000	0	0	0	1,000,000
60	118	0	0	0	1,000,000	0	0	0	1,000,000
61	119	0	0	0	1,000,000	0	0	0	1,000,000
62	120	0	0	0	1,000,000	0	0	0	1,000,000
63	121	0	0	0	1,000,000	0	0	0	1,000,000
64	122	0	0	0	1,000,000	0	0	0	1,000,000
65	123	0	0	0	1,000,000	0	0	0	1,000,000
66	124	0	0	0	1,000,000	0	0	0	1,000,000
67	125	0	0	0	1,000,000	0	0	0	1,000,000
68	126	0	0	0	1,000,000	0	0	0	1,000,000

(1) Net Annual Outlay is Annual Premium Outlay less loans and withdrawals.

Lincoln LifeGuaranteeSM PLUS UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Policy



Guaranteed Values

Presented by: Maureen Baxter

For: Road Shows 58 PAR Presentation Sample
Age: 58
Sex: Male
Class: Preferred Non-Tobacco

Initial Death Benefit: \$1,000,000
Initial Death Benefit Opt: Level
Initial Payment Mode: Annual
Riders: None

Guaranteed 3.00% Interest/Guaranteed Charges

End of Year	Age	Annual Premium Outlay	Key(1)	Net Policy Value	Surrender Value	Death Benefit
1	59	35,322	A	26,160	0	1,000,000
2	60	15,567	A	33,796	0	1,000,000
3	61	15,567	A	40,923	0	1,000,000
4	62	15,567	A	47,355	7,335	1,000,000
5	63	15,567	A	52,866	14,826	1,000,000
6	64	15,567	A	57,282	21,262	1,000,000
7	65	15,567	A	60,502	26,532	1,000,000
8	66	15,567	A	62,403	30,523	1,000,000
9	67	15,567	A	62,908	33,168	1,000,000
10	68	15,567	A	61,931	34,391	1,000,000
		<u>175,425</u>				
11	69	15,567	A	59,278	34,008	1,000,000
12	70	15,567	A	54,791	31,861	1,000,000
13	71	15,567	A	47,990	27,480	1,000,000
14	72	15,567	A	38,465	20,475	1,000,000
15	73	15,567	A	25,254	9,874	1,000,000
16	74	15,567	A	7,862	0	1,000,000
17	75	15,567	A	0	0	1,000,000
18	76	15,567	A	0	0	1,000,000
19	77	15,567	A	0	0	1,000,000
20	78	15,567	A	0	0	1,000,000
		<u>331,095</u>				
21	79	15,567	A	0	0	1,000,000
22	80	15,567	A	0	0	1,000,000
23	81	15,567	A	0	0	1,000,000
24	82	15,567	A	0	0	1,000,000
25	83	15,567	A	0	0	1,000,000
26	84	15,567	A	0	0	1,000,000
27	85	15,567	A	0	0	1,000,000
28	86	15,567	A	0	0	1,000,000
29	87	15,567	A	0	0	1,000,000
30	88	15,567	A	0	0	1,000,000
		<u>486,765</u>				
31	89	15,567	A	0	0	1,000,000
32	90	15,567	A	0	0	1,000,000
33	91	15,567	A	0	0	1,000,000
34	92	15,567	A	0	0	1,000,000
35	93	15,567	A	0	0	1,000,000

(1) Key: (A) Annual

Lincoln LifeGuaranteeSM PLUS UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Policy



Guaranteed Values

Presented by: Maureen Baxter

For: Road Shows 58 PAR Presentation Sample
Age: 58
Sex: Male
Class: Preferred Non-Tobacco

Initial Death Benefit: \$1,000,000
Initial Death Benefit Opt: Level
Initial Payment Mode: Annual
Riders: None

Guaranteed 3.00% Interest/Guaranteed Charges

End of Year	Age	Annual Premium Outlay	Key(1)	Net Policy Value	Surrender Value	Death Benefit
36	94	15,567	A	0	0	1,000,000
37	95	15,567	A	0	0	1,000,000
38	96	15,567	A	0	0	1,000,000
39	97	15,567	A	0	0	1,000,000
40	98	15,567	A	0	0	1,000,000
		<u>642,435</u>				
41	99	15,567	A	0	0	1,000,000
42	100	15,567	A	0	0	1,000,000
43	101	15,567	A	0	0	1,000,000
44	102	0		0	0	1,000,000
45	103	0		0	0	1,000,000
46	104	0		0	0	1,000,000
47	105	0		0	0	1,000,000
48	106	0		0	0	1,000,000
49	107	0		0	0	1,000,000
50	108	0		0	0	1,000,000
		<u>689,136</u>				
51	109	0		0	0	1,000,000
52	110	0		0	0	1,000,000
53	111	0		0	0	1,000,000
54	112	0		0	0	1,000,000
55	113	0		0	0	1,000,000
56	114	0		0	0	1,000,000
57	115	0		0	0	1,000,000
58	116	0		0	0	1,000,000
59	117	0		0	0	1,000,000
60	118	0		0	0	1,000,000
		<u>689,136</u>				
61	119	0		0	0	1,000,000
62	120	0		0	0	1,000,000
63	121	0		0	0	1,000,000
64	122	0		0	0	1,000,000
65	123	0		0	0	1,000,000
66	124	0		0	0	1,000,000
67	125	0		0	0	1,000,000
68	126	0		0	0	1,000,000
		<u>689,136</u>				

(1) Key: (A) Annual

Lincoln LifeGuaranteeSM PLUS UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Policy



Current Values

Presented by: Maureen Baxter

For: Road Shows 58 PAR Presentation Sample
Age: 58
Sex: Male
Class: Preferred Non-Tobacco

Initial Death Benefit: \$1,000,000
Initial Death Benefit Opt: Level
Initial Payment Mode: Annual
Riders: None

Current 4.70% Interest/Current Charges

End of Year	Age	Annual Premium Outlay	Key(1)	Net Policy Value	Surrender Value	Death Benefit
1	59	35,322	A	31,974	0	1,000,000
2	60	15,567	A	46,204	2,324	1,000,000
3	61	15,567	A	60,822	18,852	1,000,000
4	62	15,567	A	75,788	35,768	1,000,000
5	63	15,567	A	91,046	53,006	1,000,000
6	64	15,567	A	106,556	70,536	1,000,000
7	65	15,567	A	122,305	88,335	1,000,000
8	66	15,567	A	138,271	106,391	1,000,000
9	67	15,567	A	154,456	124,716	1,000,000
10	68	15,567	A	170,862	143,322	1,000,000
		<u>175,425</u>				
11	69	15,567	A	187,459	162,189	1,000,000
12	70	15,567	A	204,238	181,308	1,000,000
13	71	15,567	A	221,091	200,581	1,000,000
14	72	15,567	A	237,941	219,951	1,000,000
15	73	15,567	A	254,548	239,168	1,000,000
16	74	15,567	A	271,673	259,023	1,000,000
17	75	15,567	A	288,492	278,712	1,000,000
18	76	15,567	A	304,890	298,150	1,000,000
19	77	15,567	A	320,741	317,251	1,000,000
20	78	15,567	A	335,801	335,801	1,000,000
		<u>331,095</u>				
21	79	15,567	A	349,759	349,759	1,000,000
22	80	15,567	A	362,873	362,873	1,000,000
23	81	15,567	A	375,002	375,002	1,000,000
24	82	15,567	A	385,876	385,876	1,000,000
25	83	15,567	A	395,951	395,951	1,000,000
26	84	15,567	A	406,071	406,071	1,000,000
27	85	15,567	A	414,395	414,395	1,000,000
28	86	15,567	A	420,486	420,486	1,000,000
29	87	15,567	A	423,818	423,818	1,000,000
30	88	15,567	A	423,781	423,781	1,000,000
		<u>486,765</u>				
31	89	15,567	A	419,663	419,663	1,000,000
32	90	15,567	A	410,619	410,619	1,000,000
33	91	15,567	A	395,595	395,595	1,000,000
34	92	15,567	A	373,738	373,738	1,000,000
35	93	15,567	A	343,404	343,404	1,000,000

(1) Key: (A) Annual

Lincoln LifeGuaranteeSM PLUS UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Policy



Current Values

Presented by: Maureen Baxter

For: Road Shows 58 PAR Presentation Sample
Age: 58
Sex: Male
Class: Preferred Non-Tobacco

Initial Death Benefit: \$1,000,000
Initial Death Benefit Opt: Level
Initial Payment Mode: Annual
Riders: None

Current 4.70% Interest/Current Charges

End of Year	Age	Annual Premium Outlay	Key(1)	Net Policy Value	Surrender Value	Death Benefit
36	94	15,567	A	302,353	302,353	1,000,000
37	95	15,567	A	247,569	247,569	1,000,000
38	96	15,567	A	175,013	175,013	1,000,000
39	97	15,567	A	80,421	80,421	1,000,000
40	98	15,567	A	0	0	1,000,000
		<u>642,435</u>				
41	99	15,567	A	0	0	1,000,000
42	100	15,567	A	0	0	1,000,000
43	101	15,567	A	0	0	1,000,000
44	102	0		0	0	1,000,000
45	103	0		0	0	1,000,000
46	104	0		0	0	1,000,000
47	105	0		0	0	1,000,000
48	106	0		0	0	1,000,000
49	107	0		0	0	1,000,000
50	108	0		0	0	1,000,000
		<u>689,136</u>				
51	109	0		0	0	1,000,000
52	110	0		0	0	1,000,000
53	111	0		0	0	1,000,000
54	112	0		0	0	1,000,000
55	113	0		0	0	1,000,000
56	114	0		0	0	1,000,000
57	115	0		0	0	1,000,000
58	116	0		0	0	1,000,000
59	117	0		0	0	1,000,000
60	118	0		0	0	1,000,000
		<u>689,136</u>				
61	119	0		0	0	1,000,000
62	120	0		0	0	1,000,000
63	121	0		0	0	1,000,000
64	122	0		0	0	1,000,000
65	123	0		0	0	1,000,000
66	124	0		0	0	1,000,000
67	125	0		0	0	1,000,000
68	126	0		0	0	1,000,000
		<u>689,136</u>				

(1) Key: (A) Annual

Lincoln LifeGuaranteeSM PLUS UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Policy



Surrender Charges

Presented by: Maureen Baxter

For: Road Shows 58 PAR Presentation Sample
Age: 58
Sex: Male
Class: Preferred Non-Tobacco

Initial Death Benefit: \$1,000,000
Initial Death Benefit Opt: Level
Initial Payment Mode: Annual
Riders: None

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	45,760.00
2	43,880.00
3	41,970.00
4	40,020.00
5	38,040.00
6	36,020.00
7	33,970.00
8	31,880.00
9	29,740.00
10	27,540.00
11	25,270.00
12	22,930.00
13	20,510.00
14	17,990.00
15	15,380.00
16	12,650.00
17	9,780.00
18	6,740.00
19	3,490.00
20	0

Lincoln LifeGuaranteeSM PLUS UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Policy



Transaction Summary

Presented by: Maureen Baxter

For: Road Shows 58 PAR Presentation Sample
Age: 58
Sex: Male
Class: Preferred Non-Tobacco

Initial Death Benefit: \$1,000,000
Initial Death Benefit Opt: Level
Initial Payment Mode: Annual
Riders: None

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	Level
1	1	Specified Amount	\$1,000,000.00
1	1	Underwriting Class	Preferred Non-Tobacco
1	1	External 1035 Funds	\$19,755.00
1	1	Scheduled Annual Premium	\$15,567.36
44	1	Scheduled Premium changed	\$0.00

External Replacement Premium Information:

External replacement premium amounts are assumed to be received as illustrated in the Transaction Summary, by the first day of the month specified. We do not begin to credit interest on this amount until it is actually received, so if the premium comes in later or is less than illustrated, the policy will not perform as shown and a revised illustration reflecting the actual amount and month received should be discussed with the client.

Lincoln LifeGuaranteeSM PLUS UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Policy



Tax Information

Presented by: Maureen Baxter

For: Road Shows 58 PAR Presentation Sample
Age: 58
Sex: Male
Class: Preferred Non-Tobacco

Initial Death Benefit: \$1,000,000
Initial Death Benefit Opt: Level
Initial Payment Mode: Annual
Riders: None

Assumed Tax Bracket: 28.00%

1035 Exchange: Gross Cash Value Amount - \$19,755.00

Cost Basis: \$0

This illustration assumes a tax advantaged 1035 transaction. Please consult a professional tax advisor: e.g., attorney or accountant for further information.

Modified Endowment Contract Testing:

Initial TAMRA Seven-Pay Premium: \$70,305.56

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 Cash Value Accumulation Test for this policy. This selection must be made when you complete your application and cannot be changed.

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Lincoln LifeGuaranteeSM PLUS UL

A Life Insurance Illustration
Flexible Premium Adjustable Life Policy



Signature Page

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For: Road Shows 58 PAR Presentation Sample
Age: 58
Sex: Male
Class: Preferred Non-Tobacco

Initial Death Benefit: \$1,000,000
Initial Death Benefit Opt: Level
Initial Payment Mode: Annual
Riders: None

The surrender values and death benefits shown below assume that the annual premium outlay amounts are paid as illustrated in the Guaranteed and Current Values.

Numeric Summary

Numeric Summary			Surrender Values			Death Benefit		
End of Yr	Age	Annual Premium Outlay	Guaranteed Values	Midpoint Values	Current Values	Guaranteed Values	Midpoint Values	Current Values
5	63	15,567	14,826	33,698	53,006	1,000,000	1,000,000	1,000,000
10	68	15,567	34,391	87,998	143,322	1,000,000	1,000,000	1,000,000
20	78	15,567	0	109,584	335,801	1,000,000	1,000,000	1,000,000
30	88	15,567	0	0	423,781	1,000,000	1,000,000	1,000,000
12	70	15,567	31,861	105,412	181,308	1,000,000	1,000,000	1,000,000
Coverage lapses in year:			n/a	n/a	n/a	n/a	n/a	n/a

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.

It is my intention to replace existing coverage with the coverage represented by this illustration. My insurance agent has explained the advantages and disadvantages of this exchange.

I further understand that the guarantees provided by the Coverage Protection Guarantee are directly affected by the amount and timing of premiums paid.

Date Proposed Insured Signature

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 non-guaranteed elements which are 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.

Date Licensed Agent/Representative Signature

Lincoln LifeGuaranteeSM PLUS UL



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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 LifeGuarantee SM PlusUL	DEFRA Type:	Cash Value Accumulation Test
Unisex:	No	7-Pay Premium:	\$70,305.56
State:	CT	Is Exchanged	
Underwriting:	Full Underwriting	Contract a MEC:	No
Insured		MEC Status:	Not a MEC
Name:	Road Shows 58 PAR Presentation Sample	Owner Type:	Insured
Gender:	Male		
Age:	58		
DOB:	Not Available		
Class:	Preferred Non-Tobacco		
Table Rating:	None		
Flat Extra/1000:	\$0 for 0		
Death Benefit Option:	Level		
Face Amount:	\$1,000,000		
Initial Payment Mode:	Annual		
1035 External Rollover CV:	\$19,755.00		
1035 External Cost Basis:	\$0		
1035 External Loan Rollover:	\$0		
Lump Sum Deposit:	\$0		
Current Interest Rate:	4.70%		

Year	Total Premiums	Year 1 Total Premiums	
		Month	Premium
1	35,322.36	1	35,322.36
2	15,567.36	2	0
44	0	3	0
		4	0
		5	0
		6	0
		7	0
		8	0
		9	0
		10	0
		11	0
		12	0

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