



The Lincoln National Life Insurance Company (Lincoln)

Partner Solutions, Selling Agreements
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April 11, 2015

RD MARKETING GROUP INC
Attn: CHIEF OPERATIONS OFFICER
49 N MAIN ST
CONCORD, NH 03301-4934

Re: Notification of Product Availability

Effective May 11, 2015 subject to state availability, Lincoln will announce the newest member in its indexed UL portfolio, *Lincoln WealthAdvantage*SM Indexed UL. Designed for a conservative assumption environment, *Lincoln WealthAdvantage*SM Indexed UL is a flexible solution for a wide range of client needs. It builds on the strengths and features of Lincoln's indexed UL portfolio.

Also new is the optional Surrender Value Enhancement Endorsement which provides an enhanced cash value for balance sheet sensitive solutions in the closely held, small business marketplace. Sales with the Surrender Value Enhancement Endorsement have a unique compensation structure.

To consolidate the offerings within Lincoln's indexed UL portfolio and due to the overlap in the protection focused market, *Lincoln LifeReserve*[®] Indexed UL Protector will be closed to new sales following a transition period.

New business applications for *Lincoln WealthAdvantage*SM Indexed UL will be accepted on May 11, 2015. Pending *Lincoln LifeReserve*[®] Indexed UL Protector business will follow this 60-day transition period.

For states available at rollout, fully completed applications for *Lincoln LifeReserve*[®] Indexed UL Protector must be signed, dated and received in good order by **July 10, 2015**. States approved after rollout will also have a 60-day transition period measured from state availability.

- For pending business, Lincoln will accept a written request and a revised illustration to change to *Lincoln WealthAdvantage*SM Indexed UL.
- For issued or placed business, normal internal replacement guidelines apply. Rewrites will not be allowed.

Lincoln Financial Group is your dedicated partner to help provide the support you need so you can focus on what matters most, your clients. If you have questions please call us at 800-238-6252, opt 1, and we will be happy to assist you. Our Customer Care Representatives are available Monday through Friday between the hours of 8:00 a.m. and 6:00 p.m. (EST). For additional information about Lincoln Financial Group, visit our website at www.LincolnFinancial.com.

Sincerely,

Wendy Kritikos
Director, Selling Agreements

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. The Lincoln National Life Insurance Company is domiciled in Fort Wayne, IN. Lincoln Life & Annuity Company of New York is domiciled in Syracuse, NY.

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