

This form is used to establish an Electronic Funds Transfer (EFT).

An Electronic Funds Transfer allows us to automatically deduct your payment from your checking or savings account on a designated date. This transaction follows regular bank channels and is charged to your account just as if you had written a check.

Step 1 - Insured Information

Indicate policy information for first policy:

Policy Number:

First Name:

Middle Name:

Last Name:

Phone Number: - -

Email Address:

Indicate policy information for second policy, if applicable:

Policy Number:

First Name:

Middle Name:

Last Name:

Phone Number: - -

Email Address:

Step 1 - Guidance

Enter the policy or certificate number.

Enter the full legal name of the person designated as the Insured on the policy or certificate.

If more than two policies or certificates will be placed on Electronic Funds Transfer (EFT), submit additional EFT forms as appropriate.

Step 2 - Payor Information

First Name:

Last Name:

Corporation/Entity
or Trust Name:

Address:

City: State: Zip Code:

Phone Number: - -

Mobile Number: - -

Email Address:

Step 2 - Guidance

Indicate the first and last name listed on the bank or credit union account that will be used for this EFT.

If the payor is a Corporation/Entity or Trust, indicate the full legal name and the trustee or officer first and last name.

Indicate the payor's contact information.

Step 3 - Payment Information

Indicate draft information for first policy:

Draft Frequency: Monthly Quarterly Semi-Annual Annual

Premium Amount: \$

Loan Payment Amount: \$

Draft Day (01-28 for Active Policies Only):

Draft Start Date (Active Policies Only): / /

Indicate draft information for second policy, if applicable:

Draft Frequency: Monthly Quarterly Semi-Annual Annual

Premium Amount: \$

Loan Payment Amount: \$

Draft Day (01-28 for Active Policies Only):

Draft Start Date (Active Policies Only): / /

Step 3 - Guidance

Indicate the draft frequency and the premium amount that will be deducted for each draft.

If your policy has an existing loan and you would like to specify an EFT loan repayment, indicate the amount.

Specify the draft day (01-28) and the date you would like the draft to start.

New Business Policies: The draft date will be determined when all outstanding requirements have been received in good order. Refer to your policy product information to determine which premium payment frequencies are available.

Active Policies: If the draft day selected is more than 15 days after the day of the month that the policy was issued, the premium will be required to be paid in advance of the monthly policy date. This does not apply to policies with a Lapse Protection Guarantee.

Step 4 - Bank or Credit Union Information

Checking Account:

Savings Account:

Bank or Credit Union Name:

Routing Number:

Account Number:

The diagram shows a check with the following fields and labels:

- Your Name** and **Your Address** at the top left.
- DATE** in the top center.
- 1025** in the top right, labeled **Check Number**.
- PAY TO THE ORDER OF** followed by a blank line and a dollar sign.
- DOLLARS** followed by a blank line and a padlock icon.
- Your Bank Name** in the middle left.
- 123456789** with an arrow pointing to it labeled **ACH Number**.
- MEMO** followed by a blank line.
- At the bottom, a MICR line with labels: **9 Digit Routing Number**, **Your Account Number**, and **Check Number**.

Step 4 - Guidance

Indicate the type of account and the full legal name of the Bank or Credit Union.

Indicate the routing number or ACH number (if it appears different than the routing number) for the Bank or Credit Union.

Indicate the account number that will be used for this EFT.

Savings Account: Attach deposit slip

Use the diagram to the left to locate the routing and account numbers on your check. The check number may precede the account number and be in-between the routing and account numbers. Include any leading zeros in the account and/or routing number.

Step 5 - Authorizations and Signatures

As **Payor**, I authorize Lincoln to collect premiums via electronic funds transfer, or to affect a charge by other commercially accepted practices for the policy(ies) described herein. I understand that this Authorization applies to any renewals and future changes later made in the policy and in no way affects the terms of the policy(ies) listed herein.

I authorize Lincoln to change the transfer amount up to a maximum of \$50.00 per plan, **without notice**, in order to maintain the policy in force in accordance with its terms, and additionally authorize Lincoln to increase the amount of the scheduled transfer if over \$50.00 upon my written request. **See page 5 for increases of more than \$50.00 for Term coverages.**

If I change my financial institution or my account number, or wish to discontinue this agreement, I agree to give 30 day's written notice to Lincoln. Notice to the financial institution without notice to Lincoln is not sufficient. Lincoln may terminate this agreement if any debit is not paid upon presentation, or upon 30 days written notice. Lincoln assumes no responsibility for bank charges, or, in the case of registered security products, for investment losses on these debits.

I certify that the information provided on this form is complete and correct:

Payor's Signature

Print Name

Title

Date: / /

Payor's Signature

Print Name

Title

Date: / /

Step 5 - Guidance

Completion of this section certifies that the Payor and all engaged parties are aware of and approve the Electronic Funds Transfer (EFT).

If you need additional signature lines, make a copy of this form prior to completion.

Payor Signature Requirements:

Individual Payor(s) - The **authorized Bank or Credit Union account holder** should sign, print name, and date. The title is not required.

Corporation, Bank or Financial Institution Payor - One officer signature, print name, title, and date.

Trust Payor - Trustee(s) sign, print name, title, and date.

Partnership or LLC Payor - One general/managing partner signature, print name, title, and date.

Frequently Asked Questions Regarding Electronic Funds Transfers

What are the advantages of an Electronic Funds Transfer?

It's convenient because we prepare the transaction for your premiums as they become due. You also save postage costs because you don't have to mail in your payments.

Can I repay a policy loan via Electronic Funds Transfer?

Yes. We will draft any amount you choose on the mode you select to repay on a policy loan.

How do I make changes in the amount of my transaction?

We will automatically adjust the amount of your transaction due to changes in premiums, up to a maximum of \$50.00.

Term Coverage may have contractual premium increases that exceed \$50.00 that may be changed automatically. You will be provided advance notice of premium changes for term policies. You may also instruct us in writing to make changes to your transaction amount. Changes to draft amounts for Universal Life (UL) and Variable Universal Life (VUL) may require you to provide us with written instructions.

I have a Term policy in which my premiums will automatically increase at predetermined times. Do I need to contact you to change my draft amount at these times?

No. If your Term policy premiums are structured to increase in certain years, your draft amount will automatically increase to the amount specified in your policy contract that may exceed a \$50.00 increase. You will be provided advanced notice of premium changes for term policies and it will not be necessary for you to contact us.

What if I wish to use my credit union or savings account?

We can draft from statement savings accounts and credit unions. In order to avoid delays, indicate savings account and attach a deposit slip or provide the credit union routing number for your account.

What if I change financial institutions?

Notify us in writing, or call our Customer Care Center, and we will provide you with a new EFT Authorization Form to complete and sign. Allow at least 30 days for the change to become effective.

Can this transaction affect the guarantees on my policy?

Yes. To ensure guarantees occur as illustrated, it is imperative for draft dates to occur prior to the policy's Monthly Anniversary Date (day of the month the policy was issued). If a specific draft date is requested for UL policies, we will honor your request; however, please be aware that the drafts will take place on the requested date prior to the Monthly Anniversary Date for your policy. If no preferred draft date is requested, we will set the draft date up to 3 days prior to the Monthly Anniversary Date. Note: For New Business policies the draft date will be determined when all outstanding requirements have been received in good order.

How is the policy draft information different for New Business policies?

The draft date for New Business policies will be determined when all outstanding requirements have been received in good order. If you choose a draft date after the policy date or elect to have a backdated policy, there may be additional premium requirements. The draft date may be dependent on the Policy Issue Date.

Does the payment date I choose affect the existing policy?

This does not apply to policies that include a Lapse Protection Guarantee.

If the day selected is more than 15 days after the Monthly Anniversary Date, the premium may be required to be paid in advance prior to the Monthly Anniversary Date. Scheduled draft dates after the Monthly Anniversary Date do not extend applicable grace periods and may cause your policy to be in danger of lapse. Also see guarantees information above.

I have an Indexed UL and am using Dollar Cost Averaging; can I change my frequency?

For Indexed UL policies using Dollar Cost Averaging (DCA), only Annual or Semi-Annual frequencies are allowed with a minimum amount of \$1,000.00. If you are using DCA and wish to switch to a Quarterly or Monthly frequency you will need to discontinue your DCA allocation. Contact a Customer Care Representative for additional instructions.

Application for Individual Life Insurance – General Instructions

Thank you for the opportunity to provide your insurance. Please follow the instructions carefully and accurately.

- Answer all questions on each page and record each answer in complete detail using black or blue ink.
 - **DO NOT USE correction fluid/tape or any similar item. If you need to change answers draw a line through the mistake and have the change initialed and dated by the Owner(s), unless it is a health question, in which case the change should be initialed and dated by the Proposed Insured.**
 - Have the Proposed Insured(s) and Owner(s) read the application to confirm that all questions are answered accurately, then sign and date the application.
 - The **LICENSED AGENT OR BROKER** must complete, sign and date the **AGENT'S REPORT**.
 - While completion of the applicable Medical Supplement (Part II of Application) is not required if a full paramedical or medical examination is necessary, answering all medical questions will enable the underwriter to promptly begin the underwriting process. (See Underwriting Guidelines for further details.)
 - If a full paramedical or medical exam is over 90 days old the applicable Medical Supplement (Part II of Application) must be completed.
 - If applying for Variable Life Insurance please complete the Suitability Section on Page 5. The completed VUL/SVUL Allocation form must accompany the application.
 - Some products have limited billing options. Refer to product specifications for complete details and billing options.
-

Authority

No agent, broker, registered representative or medical examiner has the authority to make or modify any Company contract or to waive any of the Company's requirements.

Temporary Life Insurance Agreement (TIA)

If payment is made with the application, you must give a copy of the TIA to the Owner(s). Do not accept money orders or cash. If you are submitting applications for alternate or multiple applications, only one TIA per Proposed Insured may be in effect at a time. Please refer to the TIA for details.

- **Payment with Application May Not Be Submitted if:**
 1. The life insurance applied for exceeds \$3,000,000 on any one life including optional benefit riders.
 2. Any Proposed Insured's age is less than 15 days or in excess of 70 years.
 3. Any of the questions at the beginning of the TIA are answered YES or LEFT BLANK.
 - **If the Payment with Application Rules allow payment to be submitted, please follow these guidelines:**
 1. Submit acceptable form of payment with application. (See TIA for available methods of payment or special limitations.) Checks must be current dated and made payable to The Lincoln National Life Insurance Company.
 2. The TIA must be signed and dated by the Proposed Insured(s) and Owner(s). The Licensed Agent, Broker or Registered Representative must also sign as Witness.
 3. Provide a copy of the TIA to the Owner(s) and submit with the application.
-

Special Instructions

- **All applicants must complete the Application for Individual Life Insurance–Part I and if applicable, Medical Supplement (Part II).**
- If there is more than one Proposed Insured complete and submit the following: Application for Individual Life Insurance-Part I, the Proposed Insured B Supplement and if applicable, the Medical Supplement (Part II) for each Proposed Insured.
- The Defined Age Supplement must be completed if either Proposed Insured is age 70 or older.
- Question 23; enter Owner information here. If the Owner is a trust, include the name of the trust and all trustees. A Certification of Trustee Powers form should also be completed and submitted.
- If additional space is needed for any questions, complete the Continuation of Details Supplement.

(Please give a copy of this notice to the Proposed Insured.)

Important Notice

Since you are applying for insurance, we would like you to know more about our underwriting process.

The Underwriting Process

All forms of insurance are based on the concept of risk-sharing. Underwriters seek to determine the level of risk represented by each applicant, and then assign that person to a group with similar risk characteristics. In this way, the risk potential can be spread among all *policyholders within a given risk group, assuring that each assumes their fair share of the insurance cost.

Underwriters collect and review risk factors such as age, occupation, physical condition, medical history, financial status and any hazardous avocations. The level of risk and premium for the amount of coverage requested is based on this information. In connection with this application for insurance, we may review your credit report or obtain or use a credit-based insurance score based on information contained in your report. This information is obtained from various sources such as, collection agencies, lenders, creditors, courts and utilities. We may use this information to decide whether to insure you or how much to charge. We may use a third party in connection with the development of your insurance score. You may request a copy of this report by writing to: The Lincoln National Life Insurance Company, PO Box 21008, Greensboro, NC 27420-1008.

Investigative Consumer Report

As a part of our routine procedure for processing your initial application, we may request an investigative consumer report. The agency making the report may keep a copy of the report and disclose its contents to others for whom it performs similar services. The report typically includes information such as identity and residence verification, character, reputation, marital status, estimate of net worth and income, occupation, avocations, medical history, habits, mode of living and other personal characteristics. Additional information is usually obtained from several different sources. Confidential interviews may be conducted with a business, banks, accountants, or other financial advisors or other references as designated by the applicant. Public records are carefully reviewed.

Past experience shows that information from investigative reports usually does not have an adverse effect on our underwriting decision. If it should, we will notify you in writing and identify the reporting agency. At that point, if you wish to do so, you may discuss the matter with the reporting agency.

You have the right to be interviewed as part of any investigative consumer report that is completed. If you desire such an interview, please indicate this at the time your application is submitted. If you request it, we will supply the name, address and telephone number of the consumer reporting agency so you may obtain a copy of the report.

Contestability

We strongly urge you to review the completed application closely for accuracy. During the 2 year contestability period described in the policy, a claim may be denied if the application contains false statements or misrepresentations or fails to disclose material facts. In such a case, the policy could be void and coverage could be lost.

Pharmacy Benefit Manager (Rx Database Search)

We may request information on the medications you are taking provided by a Pharmacy Benefit Manager. If any adverse action is taken based on the information provided, we will notify you in writing and also provide you with the name, address and telephone number of the provider if you wish to obtain a copy of the pharmaceutical report.

MIB, Inc.

Information you provide regarding your insurability or claims will be treated as confidential except that the Company or its reinsurers may make a brief report of it to MIB, Inc. This is a not-for-profit membership organization of life insurance companies which operates an information exchange on behalf of its members. Upon request by another member insurance company to which you have applied for life or health insurance coverage or submitted a claim, MIB, Inc. will provide the information it may have in its file.

Upon receipt of a request from you, MIB, Inc. will arrange disclosure of any information it may have in your file. If you question the accuracy of information in MIB, Inc.'s file, you may contact MIB, Inc. at: 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734. You can reach MIB, Inc. by phone toll free at (866) 692-6901.

* "Policy" may be referred to as "certificate".

Owner Information (If left blank, Proposed Insured(s) will be the Owner.) Select Owner Type:

23. a. Individual Owner: _____ / _____ / _____
(First) (M.I.) (Last) (Suffix)
- Trust/Entity Owner: _____
Trustee/Officer: _____ / _____ / _____
(First) (M.I.) (Last) (Suffix)
- b. Address (Street): _____ Apt. or Suite: _____
(City/State/ZIP): _____ / _____ / _____
- c. Date of Birth/Trust Date (mm/dd/yyyy): ____ / ____ / ____ d. SSN/TIN: _____
- e. Home Phone Number: ____ - ____ - ____ f. Cell Number: ____ - ____ - ____
- g. Country of citizenship: _____ h. Relationship to Proposed Insured(s): _____
- i. Owner's Email: _____

24. Is this policy being purchased as part of an employer-owned life insurance program where the employer is the direct or indirect beneficiary of the policy? Yes No

Beneficiary Information (Unless otherwise stated in Number 28 "Special Instructions," if multiple beneficiaries are named in a class (Primary, Contingent), the proceeds are to be paid equally to the survivor or survivors, if any, in the class.)

Select Primary (P) or Contingent (C) and Type for each line completed. Check here if Primary Beneficiary same as Owner.

25. a. P C Individual: _____ / _____ / _____
(First) (M.I.) (Last) (Suffix)
- Trust/Entity: _____
Trustee/Officer: _____ / _____ / _____
(First) (M.I.) (Last) (Suffix)
- b. Address (Street): _____ Apt. or Suite: _____
(City/State/ZIP): _____ / _____ / _____
- c. Relationship to Proposed Insured(s): _____ d. Date of Birth/Trust Date (mm/dd/yyyy): ____ / ____ / ____
- e. Beneficiary's Email: _____
- f. SSN/TIN: _____ g. Phone Number: ____ - ____ - ____

26. a. P C Individual: _____ / _____ / _____
(First) (M.I.) (Last) (Suffix)
- Trust/Entity: _____
Trustee/Officer: _____ / _____ / _____
(First) (M.I.) (Last) (Suffix)
- b. Address (Street): _____ Apt. or Suite: _____
(City/State/ZIP): _____ / _____ / _____
- c. Relationship to Proposed Insured(s): _____ d. Date of Birth/Trust Date (mm/dd/yyyy): ____ / ____ / ____
- e. Beneficiary's Email: _____
- f. SSN/TIN: _____ g. Phone Number: ____ - ____ - ____

27. a. P C Individual: _____ / _____ / _____
(First) (M.I.) (Last) (Suffix)
- Trust/Entity: _____
Trustee/Officer: _____ / _____ / _____
(First) (M.I.) (Last) (Suffix)

b. Address (Street): _____ Apt. or Suite: _____
 (City/State/ZIP): _____ / _____ / _____
 c. Relationship to Proposed Insured(s): _____ d. Date of Birth/Trust Date (mm/dd/yyyy): ____ / ____ / ____
 e. Beneficiary's Email: _____
 f. SSN/TIN: _____ g. Phone Number: _____ - _____ - _____

28. Special Instructions (If proceeds are not to be paid equally indicate here. Dollar amounts are not accepted; percentages must total 100%.): _____

Premium and Payor Information (We cannot bill to your agent, and not all payment methods/modes are available with all products.)

29. Modal Planned Premium: \$ _____
 30. a. Payment Method: Electronic Funds Transfer (EFT) Direct Bill (Quarterly and Monthly restrictions apply)
 Other (Include List Bill Number if applicable.): _____
 b. Premium Mode: Annual Semi-Annual Quarterly (Term-EFT only)
 Monthly (All products-EFT only) Lump Sum
 31. Source of Premium (Income, savings, replacement, inheritance, etc.): _____
 32. a. Select Premium Payor: (Check one only.) (If Other is checked, complete Questions 32b through 32e.)
 Proposed Insured(s) at residence Owner Beneficiary in Question: 25 26 27 Other
 b. Payor Name (Select One):
 Individual: _____ / _____ / _____ / _____
 (First) (M.I.) (Last) (Suffix)
 Entity: _____
 c. Payor Address (Street): _____ Apt. or Suite: _____
 (City/State/ZIP): _____ / _____ / _____
 d. SSN/TIN: _____ e. Relationship to Proposed Insured(s): _____

Third Party Designee/Secondary Addressee (For additional protection against unintended lapse, you may designate a Third Party below other than your agent. The agent will automatically receive any such notices.)

33. I, the Applicant/Owner, understand that I have the right to designate at least one person other than myself to receive notice of lapse or termination of this insurance policy for nonpayment of premium. I also understand that I will be given the opportunity to change this written designation at any time.
 Complete name/address below if you choose to designate a Third Party Designee or Secondary Addressee:
 Name: _____ / _____ / _____ / _____
 (First) (M.I.) (Last) (Suffix)
 Home Address (Street): _____ Apt. or Suite: _____
 (City/State/ZIP): _____ / _____ / _____
 Phone Number: _____ - _____ - _____

Existing and Pending Insurance Information

34. Do you have any existing life insurance or annuity contracts with the Company or any other company? Y N
 35. Are you considering replacing, lapsing, stopping premium payments, surrendering, assigning to the insurer or reducing your benefits under an existing policy or annuity? (If "Yes," complete all required replacement forms.) Y N
 36. Are you considering using or borrowing funds from your existing policies or annuities to pay premiums due on the new or applied for policy? (If "Yes," complete all required replacement forms.) Y N
 37. If "Yes" to Question 35 and/or 36 with regard to an annuity contract, provide company, contract number and issue date:

38. List amounts of all in force life insurance on your life, including any policies that have been sold. *(List in the box below.)*
 Indicate the Type of coverage: Business: Buy-Sell (B), Key-Man (K) or Loan (L); Group (G); or Personal (P).

Company	Face Amount	Policy Number	Issue Date (mm/dd/yy)	Replacement or Change of Policy?	1035 Exchange	Type
	\$			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
	\$			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
	\$			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
	\$			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	

39. Regardless of the status of the application, do you have any applications currently pending, do you plan to apply for, or did you apply for additional life insurance coverage with this or any other company within the past 12 months? *(If "Yes," provide details in box below. Do not include existing coverage listed in Question 38.)* Y N

Company	Face Amount	Status (Pending, Withdrawn, etc.)	Type (B, K, L, P)
	\$		
	\$		
	\$		

40. What is the total amount of **new** life insurance coverage that will be placed in force with **all companies including this application**? *(Do not include existing coverage listed in Question 38.)* \$ _____
41. Will the premiums for this policy be paid, advanced, financed or otherwise funded by another person or entity who is not the Proposed Insured, the Owner, or the Proposed Insured's employer? *(If "Yes," complete the Premium Financing requirements.)* Y N
42. Have you ever applied for life, long-term care, health or disability insurance and been rated, declined or postponed? *(If "Yes," provide the reason(s) for the outcome and details in the space provided.)* Y N

General Information—Proposed Insured

43. Do you fly, do you plan to fly within the next 2 years, or have you flown during the last 2 years as a pilot, student pilot or crew member? *(If "Yes," an Aviation Supplement is required.)* Y N
44. Do you plan to participate within the next 2 years, or have you participated within the last 2 years in; underwater diving; mountain climbing; aerial sports; auto, motorcycle, or boat racing; heli skiing; rodeo sports; boxing; equine sports; BASE jumping or wing diving? *(If "Yes," an Avocation Supplement is required.)* Y N
45. Do you now, or do you plan to within the next year, reside or travel outside of the United States or Canada? *(If "Yes," provide the purpose, total number of days, cities and countries where travel is planned in Number 50 below.)* Y N
46. Are you a member of, have you entered into a written agreement to become a member of, or have you received a notice of required service in the armed forces, reserves or National Guard? *(If "Yes," indicate if retired or active; list branch of service, rank, duties, Special Forces status, mobilization category, and current duty station; and if a notice of deployment has been received, to where and when in Number 50 below.)* Y N
47. In the past 5 years, have you been convicted of three or more moving violations, driving under the influence of alcohol or other drugs, or had your driver's license suspended, restricted, or revoked? *(If "Yes," provide dates and details in Number 50 below.)* Y N
48. Have you ever been convicted of or are you awaiting trial for a felony? *(If "Yes," provide details in Number 50 below including date of conviction and date of release of probation or parole.)* Y N
49. a. In the last 5 years have you filed for bankruptcy? Y N
 b. If "Yes," has it been discharged? *(For any bankruptcy, provide reason, type, and if applicable, when discharged in Number 50 below.)* Y N
50. Details to General Risk Questions: *(If more space is needed, use the Continuation of Details Supplement.)*
- | <u>Ques. #</u> | <u>Date</u> | <u>Details/Reasons</u> |
|----------------|-------------|------------------------|
|----------------|-------------|------------------------|

Service Office Endorsements (For Company Use Only. We will attach additional documentation as needed.)

Suitability

Complete only if applying for Variable Life Insurance and submit allocation form(s) with this Application:

1. Have you, the Proposed Insured(s) and the Owner, if other than the Proposed Insured(s), received a current Prospectus for the policy applied for and have you had sufficient time to review it?	<input type="checkbox"/> Y <input type="checkbox"/> N
2. Do you understand that the amount and duration of the death benefit may increase or decrease depending on the investment performance of funds in the Separate Account?	<input type="checkbox"/> Y <input type="checkbox"/> N
3. Do you understand that the cash values may increase or decrease depending on the investment performance of the funds held in the Separate Account?	<input type="checkbox"/> Y <input type="checkbox"/> N
4. With this in mind, do you believe that the policy applied for is in accord with your insurance objective and your anticipated financial needs?	<input type="checkbox"/> Y <input type="checkbox"/> N

CASH VALUES ARE NOT GUARANTEED AND MAY INCREASE OR DECREASE IN ACCORDANCE WITH THE EXPERIENCE OF THE SEPARATE ACCOUNT. THE DEATH BENEFIT MAY BE VARIABLE OR FIXED UNDER SPECIFIED CONDITIONS.

Refer to the contract for information on any no-lapse guarantee that may be provided.

Agreement and Acknowledgement

I, the Owner, certify that the tax identification or social security number as provided by me is correct. I also certify that I am not subject to backup withholding.

Each of the Undersigned declares that:

1. This Application consists of: a) Application for Individual Life Insurance — Part I; b) Medical Supplement — Part II; c) any amendments to the application(s) attached thereto; and d) any supplements, all of which are required by the Company for the plan, amount and benefits applied for.
2. I/We further agree that (except as provided in the Temporary Life Insurance Agreement if advance payment has been made and acknowledged below and such Agreement issued), insurance will take effect under the Policy only when: 1) the Policy has been delivered to and accepted by me/us; 2) the initial premium has been paid in full during the lifetime of the Proposed Insured(s); and 3) the Proposed Insured(s) remain in the same state of health and insurability as described in each part of the application at the time conditions 1) and 2) are met.
I/We have paid premium to the agent/representative in exchange for the Temporary Life Insurance Agreement, and I/we acknowledge that I/we fully understand and accept its terms. (*Complete Temporary Life Insurance Agreement and submit with application.*)
3. No agent, broker or medical examiner has the authority to make or modify any Company contract or to waive any of the Company's requirements.
4. For employer owned life insurance policies, the owner hereby acknowledges its sole responsibility for ensuring that it complies with all legal and regulatory requirements related to life insurance it purchases on its employees, including appropriate disclosure to each employee whose life is insured under such a life insurance policy.
5. For policies held in trust by one or more trustees, the undersigned certify and acknowledge the following. The trust arrangement is identified by name and date, the trust is in effect, and the trustees named in this application are the trustees for the named trust. The trustees signing this application have the power and authority to act and exercise all ownership rights under the policy, and the Company may rely solely upon the signatures of the trustees regarding any policy options, privileges or benefits. Any amounts paid to the trustees by the Company according to the policy shall fully discharge the Company with respect to those amounts. The Company shall have no obligation to inquire into the terms of the trust or to see to the use or application of any amounts paid to the trustees. The Company shall not be held liable for any party's non-compliance with the terms of the trust.
6. Corrections, additions or changes to this Application may be made by the Company. Any such changes will be shown under "Service Office Endorsements". Acceptance of a policy issued with such changes will constitute acceptance of the changes. No change will be made in classification (including age at issue), plan, amount, or benefits unless agreed to in writing by the Applicant.
7. I have been advised to consult with my own tax advisors regarding the tax effects inherent in the plan of insurance for which I am applying.
8. I HAVE READ, or have had read to me, the completed Application before signing below. All statements and answers in this application are correctly recorded, and are full, complete and true to the best of my knowledge and belief. I confirm that upon receipt of the contract I will review the answers recorded on the application. I will notify the Company immediately if any information in the application is incorrect. Caution: If your answers on this application are incorrect or untrue, the Company may have the right to deny benefits or rescind coverage under the policy and any riders attached to it.

State Disclosure

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Authorization

I, the Proposed Insured, authorize any medical professional, hospital or other medical institution, Pharmacy Benefit Manager, insurer, MIB, Inc., or any other person or organization that has any records or knowledge of me or my physical or mental health or insurability to disclose that information to the Company, its reinsurers, or any other party acting on the Company's behalf. I authorize the Company or its reinsurer to make a brief report of my protected health information to MIB, Inc. I authorize the Company to disclose information related to my insurability to other insurers to whom I may apply for coverage.

Once this authorization is signed it shall be valid as permitted by applicable law in the state where the policy is issued but not to exceed a time period of 24 months. A photographic copy of this authorization shall be as valid as the original. I understand that I may revoke this authorization at any time by written notification to the Company; however, any action taken prior to notification will not be affected.

The purpose of this authorization is to allow the Company to determine eligibility for life coverage or a claim for benefits under a life policy.

I elect to be interviewed if an Investigative Consumer Report is prepared.

Each of the undersigned declares that:

I/We acknowledge receipt of the Buyer's Guide, Privacy Notice and the Important Notice containing the Investigative Consumer Report and MIB, Inc. information.

Signatory Section

Signed in: _____ / _____ / _____
(State) Date (MM/DD/YYYY)

Signature of Proposed Insured

(Parent or Guardian if under 18 years of age)

Signature of Applicant/Owner/Trustee

(If other than Proposed Insured)

Provide Title if owned by a Trust or a Corporation

Signature of Applicant/Owner/Trustee

(If other than Proposed Insured)

Provide Title if owned by a Trust or a Corporation

To Be Completed By Agent Only *(All questions are required to be answered.)*

(i) Does the applicant have any existing life insurance policies or annuities? Y N

(ii) Do you know or have you any reason to believe that replacement of insurance is involved? Y N

If a replacement is involved, I certify that only company approved sales materials were used in this sale and that copies of all sales materials were left with the applicant.

I declare that I have accurately answered all questions contained in this section.

I declare that I have provided each Proposed Insured and Owner(s) with the Buyer's Guide and Important Notice, as well as a copy of the Privacy Practices Notice.

Signature of Licensed Agent, Broker or Registered Representative

Printed Name of Licensed Agent, Broker or Registered Representative

Applicable to Variable Life Only

I have reviewed the Application, Supplements, New Account Form and allocation forms and find the transaction suitable.

Signature of Registered Principal of Broker/Dealer

Printed Name of Registered Principal of Broker/Dealer

Completed Form Must Accompany Application for Life Insurance

Agent's Report

General Information

1. (a) _____ / _____ / _____ / _____
 Proposed Insured A Name: (First) (Middle) (Last) (Suffix)
- _____ / _____ / _____ / _____
 Proposed Insured B Name: (First) (Middle) (Last) (Suffix)
- (b) How long have you known the Proposed Insured(s)? _____
2. Are you related to the Proposed Insured(s)? Yes No If "Yes," Give details: _____
3. Do the Proposed Insured(s) and Owner(s) read and understand the English Language? Yes No If "No," how was the application completed? _____
4. Purpose of Insurance: Estate Planning/Wealth Transfer Family Protection Charitable Gift Outright Gift
 Key Person (Complete Business Finance Section) Buy/Sell (Complete Business Finance Section)
 Deferred Compensation Pension/Profit Sharing Supplemental Retirement Protection Other: _____
5. (a) Is this policy being paid for with a premium financing loan? Yes No If "Yes," provide complete details to include the name of the financing plan being used, name and address of institution providing loan, name and phone number of the lending officer:

- (b) Is this policy being paid for with funds from any person or entity whose only interest in the policy is the potential for earnings based on the provision of funding for the policy? Yes No If "Yes," provide details below:

6. If LifeComp® program was used, have you completed the required paperwork? Yes No
7. Is the Proposed Insured using income from their spouse/domestic partner to financially justify the coverage applied? Yes No If "Yes," provide the following information for the spouse/domestic partner:
 (a) Income: \$ _____ (b) Life Insurance (In-force and additional applied for that will be placed): \$ _____
8. Answer only if Proposed Insured is under age 18.

	Amount Inforce	Amount Applied For
(a) Father's Life Insurance:	\$ _____	\$ _____
(b) Mother's Life Insurance:	\$ _____	\$ _____
(c) Are siblings also being insured? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	\$ _____

 If "No," explain: _____
9. I have verified that this policy will not replace a policy that has already been sold to a life settlement, viatical or other secondary market provider. If otherwise, explain:

Business Finances (Complete only if this is business insurance)

10. Type of business: Corporation Partnership Sole Proprietorship Other: _____
11. Proposed Insured is: Employee Owner of _____ % of business

Required if purpose of insurance is Key Person

12. (a) Do all Key Persons have similar coverage in force or currently applied for? Yes No
- (b) What is the Fair Market Value of the business? \$ _____
- (c) How was the Fair Market Value determined? _____

Required if purpose of insurance is Buy/Sell

13. (a) What insurance does the business maintain on the lives of each corporate officer/key person/partner and the amount of business insurance on each?
- | Name | Title | % of Ownership | Amount Inforce | Amount Applied For |
|-------|-------|----------------|----------------|--------------------|
| _____ | _____ | _____ | \$ _____ | \$ _____ |
| _____ | _____ | _____ | \$ _____ | \$ _____ |
| _____ | _____ | _____ | \$ _____ | \$ _____ |

(b) Total Business Assets: Total Business Liabilities: Total Business Net Worth:
 \$ _____ \$ _____ \$ _____

(c) Net Income (Profit) for the past 2 years: Last year \$ _____ Previous year \$ _____

(d) What is the Fair Market Value of the company? \$ _____

(e) How was the Fair Market Value determined? _____

Agent Information (To ensure proper payment of commissions, fully complete the following sections. Incomplete or incorrect information may delay compensation payment.)

14. Name of Affiliated Agency and/or Broker/Dealer: _____
 Broker/Dealer Client/Owner Account #: _____
15. Have you recently submitted paperwork for a change in reporting hierarchy or commission set-up? Yes No
 If "Yes" describe the change requested: _____
16. Agents who participated in this application: (print or type)
- | Full Name of Agent(s)
entitled to commission: | SSN/TIN: | Agent Number or
Sa/Pc Code Share: | Split %: |
|--|----------|--------------------------------------|----------|
| Writing _____ | _____ | _____ | _____ % |
| Second _____ | _____ | _____ | _____ % |
| Third _____ | _____ | _____ | _____ % |
17. Primary Agent's: (a) Email Address: _____
 (b) Phone Number: _____ - _____ - _____
18. Case Contact Email Address (if other than Agent): _____
19. Identify any special compensation instructions or commission schedule or check here if there is no special commission program:

For VUL policies: Check appropriate commission schedule as applicable—select one: **As applicable to selected Rider:**
 (Election is irrevocable; contact upline/hierarchy for details.) (Election is irrevocable.)
 A—Heaped B—Mod-Heaped C—Trails D—Level E—Semi-Heaped

Agent Certification

- ▶ I declare that I have reviewed with the Proposed Insured(s) each question on the application. For those questions asked by me, the answers have been recorded exactly as stated. For any answers provided by the Proposed Insured(s) during a telephone interview and recorded by a third party, I have confirmed that those answers as contained in the application were accurately recorded. I know of nothing affecting the insurability of the Proposed Insured(s) which is not fully recorded in this application.
- ▶ I have asked my client if there is any intention to replace, surrender, borrow against, sell or use any portion of any existing life insurance policy or annuity to finance any portion of the policy being applied for and know of no other replacement than that indicated within the application. If a replacement is intended, I have given the appropriate replacement forms to the client at the time of application.
- ▶ I declare that if replacement is involved, I certify that only company approved sales materials were used in this sale and that copies of all sales materials were left with the applicant.
- ▶ I declare I have not been involved in any recommendation regarding the possible sale or assignment of this policy to a life settlement, viatical or other secondary market provider. If otherwise, explain:

- ▶ I declare that I have verified that all life insurance coverage in force, or in the process of being applied for, on the Proposed Insured(s) has been disclosed on this application, including any coverage that has been sold or is in the process of being sold to a life settlement, viatical or other secondary market provider.
- ▶ I declare, to the best of my knowledge, that this policy is not being funded via non-recourse premium financing and is not being paid for with funds from any person or entity whose only interest in the policy is the potential for earnings based on the provision of funding for the policy. If otherwise, explain:

- ▶ I have reviewed and I understand Lincoln Financial Group's Position Regarding Marijuana-Related Businesses as published in form GB10877.
- ▶ I declare that I have accurately answered all questions contained in the Agent's Report in connection with this application.

_____/_____/_____
 Signature of Licensed Agent, Broker or Registered Representative Date (MM/DD/YYYY)

DISCLOSURE STATEMENT FOR TERMINAL ILLNESS ACCELERATED BENEFITS RIDER

DEATH BENEFITS WILL BE REDUCED IF AN ACCELERATED BENEFIT IS PAID. PAYMENT OF AN ACCELERATED BENEFIT MAY BE TAXABLE, YOU SHOULD CONSULT YOUR PERSONAL TAX ADVISOR.

With the attachment of the Terminal Illness Accelerated Benefit Rider, your policy includes an accelerated benefit feature. This feature provides that a benefit payment of up to 50% of the Eligible Death Benefit of the policy, less certain deductions, will be paid to you, the policyowner, if the Insured develops a Terminal Illness. You choose the percentage of the Eligible Death Benefit to be paid. In no event will the amount payable for all policies with the rider exceed \$250,000 per Insured. In addition, the accelerated benefit is payable only once. No benefits will be paid for self-inflicted injuries.

DEFINITIONS

Benefit Ratio – the result of dividing the requested portion of the Eligible Death Benefit by the Death Benefit or current Face Amount of insurance under the policy to which the rider is attached.

Eligible Death Benefit – the Death Benefit or current Face Amount of insurance on the life of the Insured provided by the policy.

Terminal Illness – a noncorrectable medical condition, which will result in the death of the Insured within 6 months or less from the date of a Physician Statement.

REDUCTIONS AND ADJUSTMENTS

The requested portion of the Eligible Death Benefit will be reduced by:

1. An actuarial discount based on an annual interest rate declared by us and the then current premium or cost of insurance rate. The maximum interest rate used will be the greater of the yield on 90 day treasury bills or the maximum

statutory adjustable policy loan interest rate in effect upon the date of request;

2. The amount of any outstanding policy loan multiplied by the Benefit Ratio;
3. Any premiums due within the policy’s grace period and are unpaid at the time we approve your request; and
4. An Administrative Expense Charge.

After we pay the accelerated benefit, your policy and all riders will continue in force subject to the following adjustments:

1. The policy’s Death Benefit or current Face Amount, its current and Guaranteed Cash Value, if any, its Fund Account or Accumulation Value, if any, and its required Premium, if any, will be reduced by the Benefit Ratio; and,
2. Any outstanding policy loan will be reduced by the portion of the policy loan repaid when calculating the benefit.

Below is an example of how the payment of the maximum accelerated benefit would affect a level premium policy with cash values, a policy loan and \$100,000 face amount.

	Premium	Cash Value	Face Amount	Outstanding Loan
Example: Before accelerated payment	\$1,200.00	\$16,000.00	\$100,000.00	\$4,000.00
After accelerated payment	600.00	8,000.00	50,000.00	2,000.00

If this benefit is paid, we will mail you, for attachment to your policy, a new policy data page showing the decrease in policy values resulting from the payment.

I ACKNOWLEDGE RECEIPT OF THIS DISCLOSURE.

Signature of Agent Date

Signature of the Proposed Insured Date

Signature of Owner (If other than Proposed Insured) Date



Authorization for Release of Information

Proposed Insured/Patient: _____ / _____ / _____
(First) (Middle) (Last) (Suffix)

Date of Birth (MM/DD/YYYY): ____ / ____ / ____

I (the undersigned) authorize any licensed physician, medical practitioner, nurse, records custodians, hospital, clinic, Pharmacy Benefit Manager or any other medically related facility, insurance support organizations, insurance company, Medical Information Bureau (MIB), or other organization, institution or person that has any records or knowledge about me or my health, including but not limited to complete medical records in paper or electronic format, (including information regarding insurance, referral documents and records from other facilities) to give all such information to the Company, their licensed representatives, their reinsurers, and/or approved vendors.

I understand that:

- information released may include information obtained through my telephonic or Personal Health Interview(s) and include information regarding testing, diagnosis, and/or treatment of communicable diseases.
- an Authorization for Release or disclosure of psychotherapy notes may not be combined with an Authorization for Release or disclosure of any other information (a separate Authorization must be completed for release or disclosure of psychotherapy notes).
- I am authorizing the Company or its reinsurer to make a brief report of my protected health information to MIB, Inc.
- the information obtained may be used by the Company to determine eligibility for insurance, for analysis to enhance our products and services or to administer my coverage. The Company may not give the information to any person or entity except: 1) a reinsurer, or other insurers to whom I have applied or may apply; 2) MIB; 3) any other person or entity who performs business or legal services in connection with the application for or administration of my insurance coverage; 4) the agent and/or agency; or 5) any person or entity who conducts other legally permissible activities that relate to any coverage I have, or have applied for with the Company. I understand that some of these people or entities may not be covered by federal or state privacy regulations and that the information they receive may be redisclosed, however the Company contractually requires them to protect the information we disclose to them. Information may be disclosed as allowed by law or regulation.
- this consent may be revoked in writing to the address above, at any time, except to the extent: 1) the Company has previously taken action in reliance on this Authorization; or 2) the Company is using this Authorization in connection with a contestable claim regarding my policy. If written revocation is not received, this Authorization will be considered valid for 24 months from the date of signing and I agree that a copy of this Authorization shall be as valid as the original and that I may have a copy upon request.
- there is a possibility of re-disclosure of any information disclosed pursuant to this Authorization and that information, once disclosed, may no longer be protected by federal rules governing privacy and confidentiality.
- the entries made in the Vendor Use box below do not alter this Authorization.
- I do not have to sign this Authorization in order to obtain health care benefits (treatment, payment or enrollment).
- if I refuse to sign this Authorization to release my complete medical records in paper or electronic format, that medical treatment cannot be withheld. If I refuse to sign this Authorization, the Company may not be able to process my application for insurance.

Signature Date (MM/DD/YYYY)
Proposed insured/patient or legal representative (Next-of-kin or legal guardian to sign only if patient is a minor, legally incompetent, or deceased)

Relationship to proposed insured/patient of personal/legal representative signing for proposed insured/patient:

For Vendor Use Only

NOTICE AND CONSENT FOR TESTING WHICH MAY INCLUDE AIDS VIRUS (HIV) ANTIBODY/ANTIGEN TESTING

To determine your insurability, the Insurer named above (the Insurer) has requested that you provide a sample of your blood and/or other bodily fluid for testing and analysis. All tests will be performed by a licensed laboratory.

Tests may be performed to determine the presence of antibodies or antigens to the Human Immunodeficiency Virus (HIV), also known as the AIDS virus. The HIV antibody test that we perform is actually a series of tests done by a medically accepted procedure. The HIV antigen test directly identifies AIDS viral particles. These tests are extremely reliable. Other tests which may be performed include determinations of blood cholesterol and related lipids (fats) and screening for liver or kidney disorders, diabetes, and immune disorders.

All test results will be treated confidentially. They will be reported by the laboratory to the Insurer. When necessary for business reasons in connection with insurance you have or have applied for with the Insurer, the Insurer may disclose test results to others involved in the underwriting and claims review process. If the insurer is a member of the Medical Information Bureau (MIB, Inc.), and if the test results for HIV antibodies/antigens are other than normal, the insurer may report to the MIB, Inc. a generic code which signifies only non-specific test abnormalities. If your HIV test is normal, no report will be made about it to the MIB, Inc. Other test results may be reported to the MIB, Inc. in a more specific manner. The organizations described in this paragraph may maintain the test results in a file or data bank. There will be no other disclosure of test results or even that the tests have been done except as may be required or permitted by law or as authorized by you.

If your HIV test results are normal, no routine notification will be sent to you. If the HIV test results are other than normal, the Insurer or your designated physician will contact you. The Insurer may also contact you if there are other abnormal test results which, in the Insurer's opinion, are significant. The Insurer may ask you for the name of a physician to whom you may authorize disclosure and with whom you may wish to discuss the results.

Positive HIV antibody/antigen test results do not mean that you have AIDS, but that you are at significantly increased risk of developing AIDS or AIDS related conditions. Federal medical authorities have concluded that persons who are HIV antibody/antigen positive should be considered infected with the AIDS virus and capable of infecting others.

Positive HIV antibody or antigen test results or other significant blood abnormalities will adversely affect your application for insurance. This means that your application may be declined, that an increased premium may be charged, or that other policy changes may be necessary.

I have read and I understand this Notice of Consent For Testing Which May Include AIDS Virus (HIV) Antibody/Antigen Testing. I voluntarily consent to the withdrawal of blood and/or other bodily fluid from me, the testing of that blood and/or other bodily fluid, and the disclosure of the test results as described above.

In the event of a positive HIV test result, I authorize the Insurer named above to send the test results to the following health care professional for post-test counseling:

(Physician's Name)

(Physician's Address)

I understand that I have the right to request and receive a copy of this authorization. A photocopy of this form will be as valid as the original.

Proposed Insured

Date of Birth

Signature of Proposed Insured Parent/Guardian

Date

State of Residence

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

HIV INFECTION AND AIDS: AN OVERVIEW

AIDS - acquired immunodeficiency syndrome - was first reported in the United States in 1981 and has since become a major worldwide epidemic. AIDS is caused by the human immunodeficiency virus (HIV). By killing or damaging cells of the body's immune system, HIV progressively destroys the body's ability to fight infections and certain cancers. People diagnosed with AIDS may get life-threatening diseases called opportunistic infections, which are caused by microbes such as viruses or bacteria that usually do not make healthy people sick.

More than 790,000 cases of AIDS have been reported in the United States since 1981, and as many as 900,000 Americans may be infected with HIV. The epidemic is growing most rapidly among minority populations and is a leading killer of African-American males ages 25 to 44. According to the U.S. Centers for Disease Control and Prevention (CDC), AIDS affects nearly seven times more African Americans and three times more Hispanics than whites.

How is HIV transmitted?

HIV is spread most commonly by having unprotected sex with an infected partner. The virus can enter the body through the lining of the vagina, vulva, penis, rectum, or mouth during sex.

HIV also is spread through contact with infected blood. Before donated blood was screened for evidence of HIV infection and before heat-treating techniques to destroy HIV in blood products were introduced, HIV was transmitted through transfusions of contaminated blood or blood components. Today, because of blood screening and heat treatment, the risk of getting HIV from such transfusions is extremely small.

HIV frequently is spread among injection drug users by the sharing of needles or syringes contaminated with very small quantities of blood from someone infected with the virus. It is rare, however, for a patient to give HIV to a health care worker or vice-versa by accidental sticks with contaminated needles or other medical instruments.

Women can transmit HIV to their babies during pregnancy or birth. Approximately one-quarter to one-third of all untreated pregnant women infected with HIV will pass the infection to their babies. HIV also can be spread to babies through the breast milk of mothers infected with the virus. If the mother takes the drug AZT during pregnancy, she can reduce significantly the chances that her baby will be infected with HIV. If health care providers treat mothers with AZT and deliver their babies by cesarean section, the chances of the baby being infected can be reduced to a rate of 1 percent.

A study sponsored by the National Institute of Allergy and Infectious Diseases (NIAID) in Uganda found a highly effective and safe drug regimen for preventing transmission of HIV from an infected mother to her newborn that is more affordable and practical than any other examined to date. Results from the study show that a single oral dose of the antiretroviral drug nevirapine (NVP) given to an HIV-infected woman in labor and another to her baby within three days of birth reduces the transmission rate by half compared with a similar short course of AZT.

Although researchers have found HIV in the saliva of infected people, there is no evidence that the virus is spread by contact with saliva. Laboratory studies reveal that saliva has natural properties that limit the power of HIV to infect. Research studies of people infected with HIV have found no evidence that the virus is spread to others through saliva by kissing. No one knows, however, whether so-called "deep" kissing, involving the exchange of large amounts of saliva, or oral intercourse increase the risk of infection. Scientists also have found no evidence that HIV is spread through sweat, tears, urine, or feces.

Studies of families of HIV-infected people have shown clearly that HIV is not spread through casual contact such as the sharing of food utensils, towels and bedding, swimming pools, telephones, or toilet seats. HIV is not spread by biting insects such as mosquitoes or bedbugs. HIV can infect anyone who practices risky behaviors such as

- Sharing drug needles or syringes
- Having sexual contact with an infected person without using a condom
- Having sexual contact with someone whose HIV status is unknown

Having a sexually transmitted disease such as syphilis, genital herpes, chlamydial infection, gonorrhea, or bacterial vaginosis appears to make people more susceptible to getting HIV infection during sex with infected partners.

What are the early symptoms of HIV infection?

Many people do not have any symptoms when they first become infected with HIV. Some people, however, have a flu-like illness within a month or two after exposure to the virus. This illness may include

- Fever
- Headache
- Tiredness
- Enlarged lymph nodes (glands of the immune system easily felt in the neck and groin)

These symptoms usually disappear within a week to a month and are often mistaken for those of another viral infection. During this period, people are very infectious, and HIV is present in large quantities in genital fluids.

More persistent or severe symptoms may not appear for 10 years or more after HIV first enters the body in adults, or within two years in children born with HIV infection. This period of “asymptomatic” infection is highly individual. Some people may begin to have symptoms within a few months, while others may be symptom-free for more than 10 years.

Even during the asymptomatic period, the virus is actively multiplying, infecting, and killing cells of the immune system. HIV’s effect is seen most obviously in a decline in the blood levels of CD4 positive T cells (also called T4 cells) — the immune system’s key infection fighters. At the beginning of its life in the human body, the virus disables or destroys these cells without causing symptoms.

As the immune system worsens, a variety of complications start to take over. For many people, their first sign of infection is large lymph nodes or “swollen glands” that may be enlarged for more than three months. Other symptoms often experienced months to years before the onset of AIDS include

- Lack of energy
- Weight loss
- Frequent fevers and sweats
- Persistent or frequent yeast infections (oral or vaginal)
- Persistent skin rashes or flaky skin
- Pelvic inflammatory disease in women that does not respond to treatment
- Short-term memory loss

Some people develop frequent and severe herpes infections that cause mouth, genital, or anal sores, or a painful nerve disease called shingles. Children may grow slowly or be sick a lot.

What is AIDS?

The term AIDS applies to the most advanced stages of HIV infection. CDC developed official criteria for the definition of AIDS and is responsible for tracking the spread of AIDS in the United States.

CDC’s definition of AIDS includes all HIV-infected people who have fewer than 200 CD4 positive T cells per cubic millimeter of blood. (Healthy adults usually have CD4 positive T-cell counts of 1,000 or more.) In addition, the definition includes 26 clinical conditions that affect people with advanced HIV disease. Most of these conditions are opportunistic infections that generally do not affect healthy people. In people with AIDS, these infections are often severe and sometimes fatal because the immune system is so ravaged by HIV that the body cannot fight off certain bacteria, viruses, fungi, parasites, and other microbes.

Symptoms of opportunistic infections common in people with AIDS include

- Coughing and shortness of breath
- Seizures and lack of coordination
- Difficult or painful swallowing
- Mental symptoms such as confusion and forgetfulness
- Severe and persistent diarrhea
- Fever
- Vision loss
- Nausea, abdominal cramps, and vomiting
- Weight loss and extreme fatigue
- Severe headaches
- Coma

Children with AIDS may get the same opportunistic infections as do adults with the disease. In addition, they also have severe forms of the bacterial infections all children may get, such as conjunctivitis (pink eye), ear infections, and tonsillitis.

People with AIDS are particularly prone to developing various cancers, especially those caused by viruses such as Kaposi's sarcoma and cervical cancer, or cancers of the immune system known as lymphomas. These cancers are usually more aggressive and difficult to treat in people with AIDS. Signs of Kaposi's sarcoma in light-skinned people are round brown, reddish, or purple spots that develop in the skin or in the mouth. In dark-skinned people, the spots are more pigmented.

During the course of HIV infection, most people experience a gradual decline in the number of CD4 positive T cells, although some may have abrupt and dramatic drops in their CD4 positive T-cell counts. A person with CD4 positive T cells above 200 may experience some of the early symptoms of HIV disease. Others may have no symptoms even though their CD4 positive T-cell count is below 200.

Many people are so debilitated by the symptoms of AIDS that they cannot hold steady employment or do household chores. Other people with AIDS may experience phases of intense life-threatening illness followed by phases in which they function normally.

A small number of people first infected with HIV 10 or more years ago have not developed symptoms of AIDS. Scientists are trying to determine what factors may account for their lack of progression to AIDS, such as particular characteristics of their immune systems or whether they were infected with a less aggressive strain of the virus, or if their genes may protect them from the effects of HIV. Scientists hope that understanding the body's natural method of control may lead to ideas for protective HIV vaccines and use of vaccines to prevent the disease from progressing.

How is HIV infection diagnosed?

Because early HIV infection often causes no symptoms, a doctor or other health care provider usually can diagnose it by testing a person's blood for the presence of antibodies (disease-fighting proteins) to HIV. HIV antibodies generally do not reach detectable levels in the blood for one to three months following infection. It may take the antibodies as long as six months to be produced in quantities large enough to show up in standard blood tests.

People exposed to the virus should get an HIV test as soon as they are likely to develop antibodies to the virus - within 6 weeks to 12 months after possible exposure to the virus. By getting tested early, people with HIV infection can discuss with a health care provider when they should start treatment to help their immune systems combat HIV and help prevent the emergence of certain opportunistic infections (see section on treatment below). Early testing also alerts HIV-infected people to avoid high-risk behaviors that could spread the virus to others.

Most health care providers can do HIV testing and will usually offer counseling to the patient at the same time. Of course, individuals can be tested anonymously at many sites if they are concerned about confidentiality.

Health care providers diagnose HIV infection by using two different types of antibody tests, ELISA and Western Blot. If a person is highly likely to be infected with HIV and yet both tests are negative, the health care provider may request additional tests. The person also may be told to repeat antibody testing at a later date, when antibodies to HIV are more likely to have developed.

Babies born to mothers infected with HIV may or may not be infected with the virus, but all carry their mothers' antibodies to HIV for several months. If these babies lack symptoms, a doctor cannot make a definitive diagnosis of HIV infection using standard antibody tests until after 15 months of age. By then, babies are unlikely to still carry their mothers' antibodies and will have produced their own, if they are infected. Health care experts are using new technologies to detect HIV itself to more accurately determine HIV infection in infants between ages 3 months and 15 months. They are evaluating a number of blood tests to determine if they can diagnose HIV infection in babies younger than 3 months.

How is HIV infection treated?

When AIDS first surfaced in the United States, there were no medicines to combat the underlying immune deficiency and few treatments existed for the opportunistic diseases that resulted. During the past 10 years, however, researchers have developed drugs to fight both HIV infection and its associated infections and cancers.

The U.S. Food and Drug Administration (FDA) has approved a number of drugs for treating HIV infection. The first group of drugs used to treat HIV infection, called nucleoside reverse transcriptase (RT) inhibitors, interrupts an early stage of the virus making copies of itself. Included in this class of drugs (called nucleoside analogs) are AZT, ddC (zalcitabine), ddI (dideoxyinosine), d4T (stavudine), 3TC (lamivudine), abacavir (ziagen), and tenofovir (viread). These drugs may slow the spread of HIV in the body and delay the start of opportunistic infections.

Health care providers can prescribe non-nucleoside reverse transcriptase inhibitors (NNRTIs), such as delavirdine (Rescriptor), nevirapine (Viramune), and efavirenz (Sustiva), in combination with other antiretroviral drugs.

More recently, FDA has approved a second class of drugs for treating HIV infection. These drugs, called protease inhibitors, interrupt virus replication at a later step in its life cycle. They include

- Ritonavir (Norvir)
- Saquinavir (Invirase)
- Indinavir (Crixivan)
- Amprenavir (Agenerase)
- Nelfinavir (Viracept)
- Lopinavir (Kaletra)

Because HIV can become resistant to any of these drugs, health care providers must use a combination treatment to effectively suppress the virus. When RT inhibitors and protease inhibitors are used in combination, it is referred to as highly active antiretroviral therapy, or HAART, and can be used by people who are newly infected with HIV as well as people with AIDS.

Researchers have credited HAART as being a major factor in significantly reducing the number of deaths from AIDS in this country. While HAART is not a cure for AIDS, it has greatly improved the health of many people with AIDS and it reduces the amount of virus circulating in the blood to nearly undetectable levels. Researchers, however, have shown that HIV remains present in hiding places, such as the lymph nodes, brain, testes, and retina of the eye, even in patients who have been treated.

Despite the beneficial effects of HAART, there are side effects associated with the use of antiviral drugs that can be severe. Some of the nucleoside RT inhibitors may cause a decrease of red or white blood cells, especially when taken in the later stages of the disease. Some may also cause inflammation of the pancreas and painful nerve damage. There have been reports of complications and other severe reactions, including death, to some of the antiretroviral nucleoside analogs when used alone or in combination. Therefore, health care experts recommend that people on antiretroviral therapy be routinely seen and followed by their health care providers. The most common side effects associated with protease inhibitors include nausea, diarrhea, and other gastrointestinal symptoms. In addition, protease inhibitors can interact with other drugs resulting in serious side effects.

A number of drugs are available to help treat opportunistic infections to which people with HIV are especially prone. These drugs include

- Foscarnet and ganciclovir to treat cytomegalovirus (CMV) eye infections
- Fluconazole to treat yeast and other fungal infections
- Trimethoprim/sulfamethoxazole (TMP/SMX) or pentamidine to treat *Pneumocystis carinii* pneumonia (PCP)

In addition to antiretroviral therapy, health care providers treat adults with HIV, whose CD4+ T-cell counts drop below 200, to prevent the occurrence of PCP, which is one of the most common and deadly opportunistic infections associated with HIV. They give children PCP preventive therapy when their CD4+ T-cell counts drop to levels considered below normal for their age group. Regardless of their CD4+ T-cell counts, HIV-infected children and adults who have survived an episode of PCP take drugs for the rest of their lives to prevent a recurrence of the pneumonia.

HIV-infected individuals who develop Kaposi's sarcoma or other cancers are treated with radiation, chemotherapy, or injections of alpha interferon, a genetically engineered naturally occurring protein.

How can HIV infection be prevented?

Because no vaccine for HIV is available, the only way to prevent infection by the virus is to avoid behaviors that put a person at risk of infection, such as sharing needles and having unprotected sex.

Many people infected with HIV have no symptoms. Therefore, there is no way of knowing with certainty whether a sexual partner is infected unless he or she has repeatedly tested negative for the virus and has not engaged in any risky behavior.

People should either abstain from having sex or use male latex condoms or female polyurethane condoms, which may offer partial protection, during oral, anal, or vaginal sex. Only water-based lubricants should be used with male latex condoms.

Although some laboratory evidence shows that spermicides can kill HIV, researchers have not found that these products can prevent a person from getting HIV.

The risk of HIV transmission from a pregnant woman to her baby is significantly reduced if she takes AZT during pregnancy, labor, and delivery, and her baby takes it for the first six weeks of life.

What research is going on?

NIAID-supported investigators are conducting an abundance of research on all areas of HIV infection, including developing and testing preventive HIV vaccines and new treatments for HIV infection and AIDS-associated opportunistic infections. Researchers also are investigating exactly how HIV damages the immune system. This research is identifying new and more effective targets for drugs and vaccines. NIAID-supported investigators also continue to trace how the disease progresses in different people.

Scientists are investigating and testing chemical barriers, such as topical microbicides, that people can use in the vagina or in the rectum during sex to prevent HIV transmission. They also are looking at other ways to prevent transmission, such as controlling sexually transmitted diseases and modifying people's behavior, as well as ways to prevent transmission from mother to child.

MORE INFORMATION

NIAID is a component of the National Institutes of Health (NIH). NIAID supports basic and applied research to prevent, diagnose, and treat infectious and immune-mediated illnesses, including HIV/AIDS and other sexually transmitted diseases, illness from potential agents of bioterrorism, tuberculosis, malaria, autoimmune disorders, asthma and allergies.

Press releases, fact sheets and other NIAID-related materials are available on the NIAID Web site at <http://www.niaid.nih.gov>.

Prepared by:
Office of Communications and Public Liaison
National Institute of Allergy and Infectious Diseases
National Institutes of Health
Bethesda, MD 20892

U.S. Department of Health and Human Services

Temporary Life Insurance Agreement

ALL PREMIUM CHECKS MUST BE MADE PAYABLE TO THE INSURANCE COMPANY - DO NOT MAKE CHECKS PAYABLE TO THE AGENT OR LEAVE THE PAYEE BLANK.

► If any of the questions below are answered "Yes" or left blank with respect to a Proposed Insured(s), no representative of the Company is authorized to accept money, and **NO COVERAGE** will take effect under this Agreement with respect to such Proposed Insured(s).

Questions apply to all Proposed Insured(s) shown on application.

1. Does Amount applied for exceed \$3,000,000? Yes No
2. Within the past 90 days, has any Proposed Insured been admitted to a hospital or other medical facility, or by a licensed medical professional been advised to be admitted or had surgery performed or recommended? Yes No
3. Within the past 2 years has any Proposed Insured been treated by a licensed medical professional for heart trouble, stroke, or cancer, or had such treatment recommended by a licensed medical professional? Yes No
4. Is Age of any Proposed Insured under 15 days old or over age 70? Yes No

This Agreement provides a **Limited Amount** of Life Insurance protection for a **Limited Period** of time, subject to the terms of this Agreement, in consideration of advance payment in the amount of \$ _____ in connection with the Application or Company approved solicitation forms packet (Ticket) dated _____ made on the life of: _____

Method of Payment: (Check one only.)

 Name(s) of Proposed Insured(s)

- Check Electronic Funds Transfer (Attach completed EFT Authorization Form.)
 Credit/Debit Card (**Check product, state and premium mode availability. See also Important Information Regarding Credit/Debit Card Payments.**)

Terms and Conditions

AMOUNT OF COVERAGE - \$500,000 MAXIMUM FOR ALL APPLICATIONS OR AGREEMENTS

If money has been accepted by the Company as advance payment for an application for Life Insurance and death of a Proposed Insured(s) (and death of the surviving Proposed Insured under Survivorship Life Insurance) occurs while this Agreement is in effect, the Company will pay to the beneficiary designated in the Application the lesser of a) the amount of all death benefits applied for in the Application(s) with respect to said Proposed Insured(s), including any accidental or supplemental death benefits, if applicable, or b) \$500,000. This total benefit limit applies to all insurance applied for under this and any current Company Tickets or Applications to the Company and any other Temporary Life Insurance Agreements. Temporary Long-Term Care coverage is not available under this Agreement.

DATE COVERAGE BEGINS

Coverage under this Agreement will begin on the date of this Agreement but only if a Company Ticket(s) or Part I of the Application(s) has been completed on the same date or not more than 7 days prior to the date of this Agreement.

DATE COVERAGE TERMINATES - 90 DAY MAXIMUM

- Coverage under this Agreement will terminate automatically on the earliest of: a) 45 days from date of this Agreement if a required Exam or Medical Supplement (Part II) is not received by the Company, or b) 90 days from the date of this Agreement, or c) the date the insurance takes effect under the *policy applied for, or d) the Proposed Insured(s)/Applicant(s)' receipt of termination of coverage also defined herein as 5 days immediately following the date the Company mails notice of termination of coverage to the premium notice address designated in the Company Ticket(s) or Part I of the Application(s). The Company may terminate coverage at any time.

SPECIAL LIMITATIONS

- This Agreement does not guarantee the Company will issue a life insurance policy or any special riders or endorsements thereto.
- Fraud or material misrepresentations in the Company Ticket(s) or Application(s) or in the answers to the Health Questions of this Agreement invalidates this Agreement and the Company's only liability is for refund of any payment made.
- If a Proposed Insured(s) (or the surviving Proposed Insured under Survivorship Life Insurance) dies by suicide, the Company's liability under this Agreement is limited to a refund of the payment made.
- There is no coverage under this Agreement if the premium check, EFT Authorization Form or Credit/Debit Card information is not submitted to the Company and/or the bank/financial institution does not honor the check, EFT request or Credit/Debit Card charge within 7 days of signing this Agreement.
- No one is authorized to waive or modify any of the provisions of this Agreement.

I (WE) HAVE RECEIVED A COPY OF AND HAVE READ THIS AGREEMENT AND DECLARE THAT THE ANSWERS ARE TRUE TO THE BEST OF MY (OUR) KNOWLEDGE AND BELIEF. I (WE) UNDERSTAND AND AGREE TO ALL ITS TERMS.

Agent is to leave a copy with the applicant.

 Signature of Proposed Insured A
 (Parent or Guardian if under 18 years of age)

 Witness (Licensed Representative/Agent)

 Date

 Signature of Proposed Insured B
 (Parent or Guardian if under 18 years of age)

 Witness (Licensed Representative/Agent)

 Date

 Signature of Applicant/Owner/Trustee with Title (Provide Officer's Title if policy is owned by a Corporation)

 Witness (Licensed Representative/Agent)

 Date

* "Policy" may be referred to as "certificate".

Important Information Regarding Credit and Debit Card Payments

The Lincoln National Life Insurance Company (Lincoln) is pleased to offer credit and debit cards as a convenient method of payment in connection with an application for a term life insurance policy. This method of payment is allowed for the Temporary Insurance Agreement (TIA) and the initial premium only, and is available for all premium modes.

- **Credit/Debit card payments can only be accepted with our term products.**
- **This payment method can only be used for the initial premium and/or payment made under a signed TIA. Refer to TIA for additional details and conditions. TIA is not accepted in the state of KS.**
- **If the premium mode has been requested as monthly or quarterly, you will need to submit a signed Electronic Funds Transfer (EFT) authorization for future payments.**
- **Credit/Debit card payments are not available in NY, NJ, MD and AK.**
- **Only Visa, Discover and MasterCard credit/debit cards are accepted. NO other types of credit/debit cards will be accepted (American Express, etc.)**

How to Make a Payment Under a Temporary Insurance Agreement (TIA)

In order to remit the payment, please visit: <https://ww2.e-billexpress.com/ebpp/LFGTIA>.

- You will need to provide your agent's name and the Proposed Insured's name in order to make a payment.
- Payment must be submitted within the guidelines on the TIA.
- If the payment is not successful, please contact your agent.

How to Pay the Initial Premium Online Using a Credit/Debit Card

Once Lincoln has issued your term policy, you have the ability to pay your initial premium online. To make a payment after the policy is issued, please visit: <https://ww2.e-billexpress.com/ebpp/LFG>.

- **In order to avoid duplication of payments**, you must submit the credit/debit card initial premium prior to the completed delivery requirements being returned to Lincoln.
- You will need to provide your policy number and the insured's Date of Birth in order to make a payment for the full balance due.
- If the payment is not successful and/or you need additional assistance please contact your agent.

LIFE INSURANCE BUYER'S GUIDE

This guide can help you when you shop for life insurance. It discusses how to:

- Find a policy that meets your needs and fits your budget
- Decide how much insurance you need
- Make informed decisions when you buy a policy

Prepared by the National Association of
Insurance Commissioners

The National Association of Insurance Commissioners is an association of state insurance regulatory officials. This association helps the various insurance departments to coordinate insurance laws for the benefit of all consumers.

This guide does not endorse any company or policy.

Reprinted by
The Lincoln National Life Insurance Company

IMPORTANT THINGS TO CONSIDER

- Review your own insurance needs and circumstances. Choose the kind of policy that has benefits that most closely fit your needs. Ask an agent or company to help you.
- Be sure that you can handle premium payments. Can you afford the initial premium? If the premium increases later and you still need insurance, can you afford it?
- Don't sign an insurance application until you review it carefully to be sure all the answers are complete and accurate.
- Don't buy life insurance unless you intend to stick with your plan. It may be very costly if you quit during the early years of the policy.
- Don't drop one policy and buy another without a thorough study of the new policy and the one you have now. Replacing your insurance **may be costly**.
- Read your policy carefully. Ask your agent or company about anything that is not clear to you.
- Review your life insurance program with your agent or company every few years to keep up with changes in your income and your needs.

BUYING LIFE INSURANCE

When you buy life insurance, you want coverage that fits your needs.

First, decide how much you need - and for how long - and what you can afford to pay. Keep in mind the major reason you buy life insurance is to cover the financial effects of unexpected or untimely death. Life insurance can also be one of many ways you plan for the future.

Next, learn what kinds of policies will meet your needs and pick the one that best suits you.

Then, choose the combination of policy premium and benefits that emphasizes protection in case of early death, or benefits in case of long life, or a combination of both.

It makes good sense to ask a life insurance agent or company to help you. An agent can help review your insurance needs and give you information about the available policies. If one kind of policy doesn't seem to fit your needs, ask about others.

This guide provides only basic information. You can get more facts from a life insurance agent or company or from your public library.

WHAT ABOUT THE POLICY YOU HAVE NOW?

If you are thinking about dropping a life insurance policy, here are some points you should consider:

- If you decide to replace your policy, don't cancel your old policy until you have received the new one. You then have a minimum period to review your new policy and decide if it is what you wanted.
- It may be costly to replace a policy. Much of what you paid in the early years of the policy you have now, paid for the company's cost of selling and issuing the policy. You may pay this type of cost again if you buy a new policy.
- Ask your tax advisor if dropping your policy could affect your income taxes.
- If you are older or your health has changed, premiums for the new policy will often be higher. You will not be able to buy a new policy if you are not insurable.
- You may have valuable rights and benefits in the policy you now have that are not in the new one.
- If the policy you have now no longer meets your needs, you may not have to replace it. You might be able to change your policy or add to it to get the coverage or benefits you now want.
- At least in the beginning, a policy may pay no benefits for some causes of death covered in the policy you have now.

In all cases, if you are thinking of buying a new policy, check with the agent or company that issued you the one you have now. When you bought your old policy, you may have seen an illustration of the benefits of your policy. Before replacing your policy, ask your agent or company for an updated illustration. Check to see how the policy has performed and what you might expect in the future, based on the amounts the company is paying now.

HOW MUCH DO YOU NEED?

Here are some questions to ask yourself:

- How much of the family income do I provide? If I were to die early, how would my survivors, especially my children, get by? Does anyone else depend on me financially, such as a parent, grandparent, brother or sister?
- Do I have children for whom I'd like to set aside money to finish their education in the event of my death?
- How will my family pay final expenses and repay debts after my death?
- Do I have family members or organizations to whom I would like to leave money?
- Will there be estate taxes to pay after my death?
- How will inflation affect future needs?

As you figure out what you have to meet these needs, count the life insurance you have now, including any group insurance where you work or veteran's insurance. Don't forget Social Security and pension plan survivor's benefits. Add other assets you have: savings, investments, real estate and personal property. Which assets would your family sell or cash in to pay expenses after your death?

WHAT IS THE RIGHT KIND OF LIFE INSURANCE?

All policies are not the same. Some give coverage for your lifetime and others cover you for a specific number of years. Some build up cash values and others do not. Some policies combine different kinds of insurance, and others let you change from one kind of insurance to another. Some policies may offer other benefits while you are still living. Your choice should be based on your needs and what you can afford.

There are two basic types of life insurance: **term insurance** and **cash value insurance**. Term insurance generally has lower premiums in the early years, but does not build up cash values that you can use in the future. You may combine cash value life insurance with term insurance for the period of your greatest need for life insurance to replace income.

Term Insurance covers you for a term of one or more years. It pays a death benefit only if you die in that term. Term insurance generally offers the largest insurance protection for your premium dollar. It generally does not build up cash value.

You can renew most term insurance policies for one or more terms even if your health has changed. Each time you renew the policy for a new term, premiums may be higher. Ask what the premiums will be if you continue to renew the policy. Also, ask if you will lose the right to renew the policy at some age. For a higher premium, some companies will give you the right to keep the policy in force for a guaranteed period at the same price each year. At the end of that time you may need to pass a physical examination to continue coverage, and premiums may increase.

You may be able to trade many term insurance policies for a cash value policy during a conversion period - even if you are not in good health. Premiums for the new policy will be higher than you have been paying for the term insurance.

Cash Value Life Insurance is a type of insurance where the premiums charged are higher at the beginning than they would be for the same amount of term insurance. The part of the premium that is not used for the cost of insurance is invested by the company and builds up a cash value that may be used in a variety of ways. You may borrow against a policy's cash value by taking a policy loan. If you don't pay back the loan and the interest on it, the amount you owe will be subtracted from the benefits when you die, or from the cash value if you stop paying premiums and take out the remaining cash value. You can also use your cash value to keep insurance protection for a limited time or buy a reduced amount without having to pay more premiums. You also can use the cash value to increase your income in retirement or to help pay for needs such as a child's tuition without canceling the policy. However, to build up this cash value, you must pay higher premiums in the early years of the policy. Cash value life insurance may be one of several types; whole life, universal life and variable life are all types of cash value insurance.

Whole Life Insurance covers you for as long as you live if your premiums are paid. You generally pay the same amount in premiums for as long as you live. When you first take out the policy, premiums can be several times higher than you would initially pay for the same amount of term insurance. But they are smaller than the premiums you would eventually pay if you were to keep renewing a term policy until your later years.

Some whole life policies let you pay premiums for a shorter period such as 20 years, or until age 65. Premiums for these policies are higher since the premium payments are made during a shorter period.

Universal Life Insurance is a kind of flexible policy that lets you vary your premium payments. You can also adjust the face amount of your coverage. Increases may require proof that you qualify for the new death benefit. The premiums you pay (less expense charges) go into a policy account that earns interest. Charges are deducted from the account. If your yearly premium payment plus the interest your account earns is less than the charges, your account value will become lower. If it keeps dropping, eventually your coverage will end. To prevent that, you may need to start making premium payments, or increase your premium payments, or lower your death benefits. Even if there is enough in your account to pay the premiums, continuing to pay premiums yourself means that you build up more cash value.

Variable Life Insurance is a kind of insurance where the death benefits and cash values depend on the investment performance of one or more separate accounts, which may be invested in mutual funds or other investments allowed under the policy. Be sure to get the prospectus from the company when buying this kind of policy and **STUDY IT CAREFULLY**. You will have higher death benefits and cash value if the underlying investments do well. Your benefits and cash value will be lower or may disappear if the investments you chose didn't do as well as you expected. You may pay an extra premium for a guaranteed death benefit.

LIFE INSURANCE ILLUSTRATIONS

You may be thinking of buying a policy where cash values, death benefits, dividends or premiums may vary based on events or situations the company does not guarantee (such as interest rates). If so, you may get an illustration from the agent or company that helps explain how the policy works. The illustration will show how the benefits that are not guaranteed will change as interest rates and other factors change. The illustration will show you what the company guarantees. It will also show you what *could* happen in the future. Remember that nobody knows what will happen in the future. You should be ready to adjust your financial plans if the cash value doesn't increase as quickly as shown in the illustration. You will be asked to sign a statement that says you understand that some of the numbers in the illustration are not guaranteed.

FINDING A GOOD VALUE IN LIFE INSURANCE

After you have decided which kind of life insurance is best for you, compare similar policies from different companies to find one which is likely to give you the best value for your money. A simple comparison of the premiums is not enough. There are other things to consider. For example:

- Do premiums or benefits vary from year to year?
- How much do the benefits build up in the policy?
- What part of the premiums or benefits is not guaranteed?
- What is the effect of interest on money paid and received at different times on the policy?

Remember that no one company offers the lowest cost at *all* ages for *all* kinds and amounts of insurance. You should also consider other factors:

- How quickly does the cash value grow? Some policies have low cash values in the early years that build quickly later on. Other policies have a more level cash value build-up. A year-by-year display of values and benefits can be very helpful. (The agent or company will give you a policy summary or an illustration that will show benefits and premiums for selected years.)
- Are there special policy features that particularly suit your needs?
- How are nonguaranteed values calculated? For example, interest rates are important in determining policy returns. In some companies increases reflect the average interest earnings on all of that company's policies regardless of when issued. In others, the return for policies issued in a recent year, or a group of years, reflects the interest earnings on that group of policies; in this case, amounts paid are likely to change more rapidly when interest rates change.



Please check appropriate underwriting company:

- The Lincoln National Life Insurance Company, Life Service Office: PO Box 21008, Greensboro, NC 27420-1008
- The Lincoln National Life Insurance Company, Annuity Service Office: PO Box 2348, Fort Wayne, IN 46801-2348
- The Lincoln National Life Insurance Company, Group Protection Service Center, PO Box 2616, Omaha, NE 68103-2616

IMPORTANT NOTICE: REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy, to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interest. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

- | | |
|--|--|
| 1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| 2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? | <input type="checkbox"/> YES <input type="checkbox"/> NO |

If you answered "yes" to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy will be replaced or used as a source of financing:

Insurer Name	Contract or Policy #	Insured or Annuitant	Replaced (R) or Financing (F)
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. [If you request one, an in-force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer.] Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because (Required. Answer N/A if you are not replacing.):

- | | |
|----|-------|
| 1. | _____ |
| 2. | _____ |
| 3. | _____ |

I certify that the responses herein are, to the best of my knowledge, accurate:

Signature of Applicant/Owner/Trustee with Title (If other than Proposed Insured)
(Provide Officer's Title if policy is owned by a Corporation)

Applicant's Printed Name with Title

Date

Signature of Applicant/Owner/Trustee with Title (If other than Proposed Insured)
(Provide Officer's Title if policy is owned by a Corporation)

Applicant's Printed Name with Title

Date

Producer's Signature

Producer's Printed Name

Date

Insured/Annuitant Printed Name

I do not want this notice read aloud to me. _____ (Applicants must initial only if they do not want the notice read aloud.)

Should you have any questions regarding this form, please contact your insurance representative or the Company at the address or telephone number shown on your application.

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

Premiums:

Are they affordable?

Could they change?

You're older – are premiums higher for the proposed new policy?

How long will you have to pay premiums on the new policy? On the old policy?

Policy values:

New policies usually take longer to build cash values and to pay dividends.

Acquisition costs for the old policy may have been paid; you will incur costs for the new one.

What surrender charges do the policies have?

What expense and sales charges will you pay on the new policy?

Does the new policy provide more insurance coverage?

Insurability:

If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.

You may need a medical exam for a new policy.

Claims on most new policies for up to the first two years can be denied based on inaccurate statements.

Suicide limitations may begin anew on the new coverage.

If You are keeping the Old Policy as well as the New Policy:

How are premiums for both policies being paid?

How will the premiums on your existing policy be affected?

Will a loan be deducted from death benefits?

What values from the old policy are being used to pay premiums?

If You are Surrendering an Annuity or Interest Sensitive Life Product:

Will you pay surrender charges on your old contract?

What are the interest rate guarantees for the new contract?

Have you compared the contract charges or other policy expenses?

Other Issues to Consider for All Transactions:

What are the tax consequences of buying the new policy?

Is this a tax-free exchange? (See your tax advisor.)

Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?

Will the existing insurer be willing to modify the old policy?

How does the quality and financial stability of the new company compare with your existing company?

INSTRUCTIONS FOR REPLACEMENT REGULATIONS

New replacement regulations have been adopted in a number of states. The following steps are necessary to comply with the new regulations.

1. Existing Insurance

For each application, a producer is required to ask an applicant if he or she has any existing life insurance policies or annuity contracts. The producer and the applicant must complete and sign the statement on the application regarding existing policies or contracts.

2. Replacement Notice

If there are existing policies or contracts, the producer and the applicant must also complete and sign "Important Notice: Replacement of Life Insurance or Annuities", Form 33503. This form must accompany the application whether or not a replacement is proposed. A copy must be provided to the applicant.

If there is a replacement, all policies and contracts to be replaced must be listed on the form in detail, including the reason for replacement. The producer is required to read the form aloud to the applicant or the applicant must initial the form to indicate that the reading was waived.

3. Sales Material

We require that only approved sales material be used. The regulations define "sales material" as a sales illustration and any other written, printed or electronically presented information created, completed or provided by the producer that is used in the presentation to the applicant. (A printed hard copy of any electronically presented sales material must be given to the applicant no later than the time of contract delivery.)

If there is a replacement, a producer must complete and sign "Appropriateness Verification Statement", Form 33555, certifying that only company approved sales material was used and that copies were left with the applicant.

The producer must maintain documentation of all sales materials used.

The replacement regulations require that we contact the applicant after the contract is issued to affirm that you left copies of all sales materials used with the applicant. We make this contact via a letter. If the contract is mailed to you for delivery, it is your responsibility to provide this letter to the applicant with the contract. The regulations require this letter to be provided to the applicant within 10 days of the issue date.

(b) Total Business Assets: Total Business Liabilities: Total Business Net Worth:
 \$ _____ \$ _____ \$ _____

(c) Net Income (Profit) for the past 2 years: Last year \$ _____ Previous year \$ _____

(d) What is the Fair Market Value of the company? \$ _____

(e) How was the Fair Market Value determined? _____

Agent Information (To ensure proper payment of commissions, fully complete the following sections. Incomplete or incorrect information may delay compensation payment.)

14. Name of Affiliated Agency and/or Broker/Dealer: _____
 Broker/Dealer Client/Owner Account #: _____
15. Have you recently submitted paperwork for a change in reporting hierarchy or commission set-up? Yes No
 If "Yes" describe the change requested: _____
16. Agents who participated in this application: (print or type)
- | Full Name of Agent(s)
entitled to commission: | SSN/TIN: | Agent Number or
Sa/Pc Code Share: | Split %: |
|--|----------|--------------------------------------|----------|
| Writing _____ | _____ | _____ | _____ % |
| Second _____ | _____ | _____ | _____ % |
| Third _____ | _____ | _____ | _____ % |
17. Primary Agent's: (a) Email Address: _____
 (b) Phone Number: _____ - _____ - _____
18. Case Contact Email Address (if other than Agent): _____
19. Identify any special compensation instructions or commission schedule or check here if there is no special commission program:

For VUL policies: Check appropriate commission schedule as applicable—select one: **As applicable to selected Rider:**
 (Election is irrevocable; contact upline/hierarchy for details.) (Election is irrevocable.)
 A—Heaped B—Mod-Heaped C—Trails D—Level E—Semi-Heaped

Agent Certification

- ▶ I declare that I have reviewed with the Proposed Insured(s) each question on the application. For those questions asked by me, the answers have been recorded exactly as stated. For any answers provided by the Proposed Insured(s) during a telephone interview and recorded by a third party, I have confirmed that those answers as contained in the application were accurately recorded. I know of nothing affecting the insurability of the Proposed Insured(s) which is not fully recorded in this application.
- ▶ I have asked my client if there is any intention to replace, surrender, borrow against, sell or use any portion of any existing life insurance policy or annuity to finance any portion of the policy being applied for and know of no other replacement than that indicated within the application. If a replacement is intended, I have given the appropriate replacement forms to the client at the time of application.
- ▶ I declare that if replacement is involved, I certify that only company approved sales materials were used in this sale and that copies of all sales materials were left with the applicant.
- ▶ I declare I have not been involved in any recommendation regarding the possible sale or assignment of this policy to a life settlement, viatical or other secondary market provider. If otherwise, explain:

- ▶ I declare that I have verified that all life insurance coverage in force, or in the process of being applied for, on the Proposed Insured(s) has been disclosed on this application, including any coverage that has been sold or is in the process of being sold to a life settlement, viatical or other secondary market provider.
- ▶ I declare, to the best of my knowledge, that this policy is not being funded via non-recourse premium financing and is not being paid for with funds from any person or entity whose only interest in the policy is the potential for earnings based on the provision of funding for the policy. If otherwise, explain:

- ▶ I have reviewed and I understand Lincoln Financial Group's Position Regarding Marijuana-Related Businesses as published in form GB10877.
- ▶ I declare that I have accurately answered all questions contained in the Agent's Report in connection with this application.

_____/_____/_____
 Signature of Licensed Agent, Broker or Registered Representative Date (MM/DD/YYYY)