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VARIABLE UNIVERSAL LIFE INSURANCE

Variable Universal Life Insurance - at a glance

Like universal life insurance, **variable universal life** insurance (VUL) combines the protection of term insurance with an accumulation value. In addition, it offers the upside potential of variable investment options. It is also known for its flexibility in premium and death benefit.

Single Life

- [Lincoln AssetEdge[®] VUL \(2009\)](#)
- [Lincoln AssetEdge[®] Exec VUL \(2009\)](#)
- [Lincoln VUL^{ONE} 2012](#) — (Not Available in New York)

Survivorship Life

- [Lincoln PreservationEdge[®] SVUL](#)
- [Lincoln SVUL^{ONE} 2013](#) — (Not Available in New York)
- [Lincoln SVUL^{ONE} 2007](#) — (Not Available in New York)

New York Products

- [Lincoln AssetEdge[®] VUL \(2009\)](#)
- [Lincoln AssetEdge[®] Exec VUL \(2009\)](#)
- [Lincoln PreservationEdge[®] SVUL](#)

Lincoln VIP Trust

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Variable products are issued on contract/policy forms LN698/LN696/LN699/LN697/LR697 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and offered through broker-dealers with an effective selling agreement. Products and features are subject to state availability.

Policies sold in New York are issued on policy form LN698/LN696/LN699/LN697/LR697 by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc. **Contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.**

The No-Lapse provision will terminate if the death benefit option is changed. After the no-lapse benefit expires or terminates, the accumulation value must be sufficient to keep the policy in force or additional premiums will be required to avoid a policy lapse. This feature may not be available in all states. In Illinois, this provision must be referred to as Coverage Protection.

Guarantees subject to the financial strength of the issuer.

Variable products are sold by prospectus. Consider the investment objectives, risks, charges, and expenses of the variable product and its underlying investment options carefully before investing. The prospectus contains this and other information about the variable product and its underlying investment options. Please review the prospectus available online for additional information. Read it carefully before investing.

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