

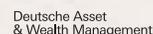
Freedom of choice!

Craft your policy portfolio to match your investment style

Choose diverse investment options from our Lincoln *Elite Series* of Funds. You and your advisor can craft your asset allocation with names you know—Fidelity, American Funds, Franklin Templeton, and more. There are more than 70 investment choices.

With Lincoln, you are not limited in your fund selection. You're free to pick individual options or to select a managed asset allocation portfolio. If you don't want to worry about trying to "time the market," consider the LVIP Managed Risk Profile Funds, which are structured to offer multiple levels of diversification for your investments.¹ Go with the approach that's easiest and works best for you.

Take advantage of dollar cost averaging² and automatic rebalancing³ to further ensure that your asset allocation strategy remains aligned with your risk tolerance and investment objectives.



¹Diversification does not assure a profit or protect against loss.

²Dollar cost averaging is an optional program that enables you to systematically reallocate specified dollar amounts from the fixed or money market accounts to the variable accounts on a monthly basis, up until the first policy anniversary while the ONE Rider is in effect. By allocating funds on a regular basis as opposed to a one-time allocation, you may reduce the average cost per unit over time. Neither dollar cost averaging (DCA) nor portfolio rebalancing assures a profit or protects against loss in declining markets. Because dollar cost averaging involves continuous investment in securities, regardless of fluctuating price levels. You need to consider if you'll be in a position to continue purchasing through periods of low price levels.

³Quarterly automatic rebalancing is required with the Optimal No-Lapse Enhancement (ONE) Rider and will begin at the end of the first quarter following the first policy anniversary, when dollar cost averaging is selected. Automatic rebalancing ensures that the original allocation is maintained regardless of the performance of your investment options. **Please note: If automatic rebalancing is terminated, the ONE Rider and its protection will likewise be terminated and cannot be reinstated.**

Fidelity Investments and Pyramid Design logo is a registered service mark of FMR LLC. Used with permission.

Feel confident that you can pursue the policy investment options you want for growth potential without impacting your guaranteed death benefit.