

Sample Illustration



A 5 Step Guide to Reading the Illustration...

Summary Values

1	For: Sample Client	Initial Death Benefit: \$505,623
	Age: 40	Initial Death Benefit Option: Increasing by Cash Value
	Sex: Male	Payment Mode: Annual
	Class: Preferred Non-Tobacco	Riders: None

3
6% Return vs
0% Return

Current Charges	Current Charges
Premium Allocation / Rate of Return	Premium Allocation / Rate of Return
100% Variable Account / 6.58% Gross 6.00% Net	100% Variable Account / 0.00% Gross 0.58% Net

End of Year	Age	Net Annual Outlay	Net Accumulated Value	Surrender Value	Death Benefit	Net Annual Outlay	Net Accumulated Value	Surrender Value	Death Benefit
1	41	20,000	18,115	1,050	581,466	20,000	16,925	-	581,466
2	42	20,000	37,303	20,587	581,466	20,000	33,741	17,025	581,466
3	43	20,000	57,628	41,266	581,466	20,000	50,447	34,085	581,466
4	44	20,000	79,155	63,147	584,778	20,000	67,044	51,036	581,466
5	45	20,000	101,940	86,286	607,563	20,000	83,526	67,872	589,149
6	46	-	105,630	90,330	607,563	-	80,728	65,428	589,149
7	47	-	109,539	94,598	607,563	-	77,948	63,007	589,149
8	48	\$100,000	113,679	99,092	607,563	-	75,186	60,599	589,149
9	49	Total	118,064	103,836	607,563	-	72,442	58,214	589,149
10	50	Invested	122,676	108,807	607,563	-	69,682	55,813	589,149
11	51	-	129,173	117,457	607,563	-	68,490	56,775	589,149
12	52	-	135,992	126,607	607,563	-	67,239	57,855	589,149
13	53	-	143,154	135,984	607,563	Tax-favored	65,927	58,758	589,149
14	54	-	150,676	145,610	607,563	Withdrawals	64,550	59,484	589,149
15	55	-	158,583	155,508	607,563	for College	63,106	60,032	589,149
16	56	-	167,736	167,736	607,563	Funding	61,906	61,906	589,149
17	57	-	177,412	177,412	607,563	-	60,618	60,618	589,149
18	58	-	187,646	187,646	607,563	-	59,237	59,237	589,149
19	59	-	198,476	198,476	607,563	-	57,761	57,761	589,149
20	60	-	209,938	209,938	607,563	-	56,179	56,179	589,149
21	61	-	222,067	222,067	607,563	-	54,475	54,475	589,149
22	62	-	234,892	234,892	607,563	-	52,619	52,619	589,149
23	63	-	248,431	248,431	607,563	Tax-favored	50,562	50,562	589,149
24	64	-	262,703	262,703	607,563	Withdrawals	48,240	48,240	589,149
25	65	-	277,720	277,720	607,563	for Retirement	45,571	45,571	589,149
26	66	-	293,496	293,496	607,563	or Other Needs	42,460	42,460	589,149
27	67	-	310,183	310,183	607,563	-	39,025	39,025	589,149
28	68	-	327,839	327,839	607,563	-	35,217	35,217	589,149
29	69	-	346,535	346,535	607,563	-	30,984	30,984	589,149
30	70	-	366,347	366,347	607,563	-	26,265	26,265	589,149
31	71	-	387,367	387,367	607,563	-	20,990	20,990	589,149
32	72	-	409,698	409,698	607,563	-	15,078	15,078	589,149
33	73	-	433,460	433,460	607,563	-	8,437	8,437	589,149
34	74	-	458,879	458,879	607,563	-	966	966	589,149
35	75	-	485,879	485,879	607,563	-	Lapsed	Lapsed	Lapsed

2
\$100,000
Total
Invested

Tax-favored
Withdrawals
for College
Funding
Tax-favored
Withdrawals
for Retirement
or Other Needs

Tax-favored
Withdrawals or loans **4**

Tax-free Death
Benefit **5**

FOR BROKER USE ONLY. NOT FOR USE WITH THE PUBLIC. Net Annual Outlay is Annual Premium Outlay plus estimated taxes if applicable, less loans and withdrawals. NOTE: The No Lapse Provision is in effect through year 20. This illustration is not indicative of any particular investment or performance. Return and principal values may fluctuate so when withdrawn it may be worth more or less than the original cost. Past performance is no guarantee of future results. Illustration used in this example: Lincoln AssetEdge VUL 2015, illustration conducted 8/2018.

Sample IRR Report



A 3 Step Guide to Understanding IRR...

Internal Rate of Return

For:	Sample Client	Initial Death Benefit:	\$505,623
Age:	40	Initial Death Benefit Option:	Increasing by Cash Value
Sex:	Male	Payment Mode:	Annual
Class:	Preferred Non-Tobacco	Riders:	None

End of Year	Age	Net After Tax Annual Outlay	IRR on Accumulated Value	Fund Value	IRR on Surrender Value	Surrender Value	IRR on Death Benefit	Death Benefit
1	41	20,000	(9.43)	18,115	(94.75)	1,050	2,807.33	581,466
2	42	20,000	(4.56)	37,303	(36.89)	20,587	391.51	581,466
3	43	20,000	(2.00)	57,628	(17.58)	41,266	167.86	581,466
4	44	20,000	(0.42)	79,155	(9.24)	63,147	98.43	584,778
5	45	20,000	0.64	101,940	(4.88)	86,286	67.70	607,563
6	46	-	1.37	105,630	(2.53)	90,330	50.74	607,563
7	47	-	1.83	109,539	(1.11)	94,598	40.28	607,563
8	48	-	2.15	113,679	(0.15)	99,092	33.27	607,563
9	49	-	2.39	118,064	0.54	103,836	28.28	607,563
10	50	-	2.58	122,676	1.06	108,807	24.55	607,563
11	51	-	2.88	129,173	1.80	117,457	21.68	607,563
12	52	-	3.11	135,992	2.38	126,607	19.40	607,563
13	53	-	3.31	143,154	2.83	135,984	17.55	607,563
14	54	-	3.47	150,676	3.17	145,610	16.01	607,563
15	55	-	3.60	158,583	3.45	155,508	14.72	607,563
16	56	-	3.75	167,736	3.75	167,736	13.62	607,563
17	57	-	3.89	177,412	3.89	177,412	12.68	607,563
18	58	-	4.00	187,646	4.00	187,646	11.85	607,563
19	59	-	4.10	198,476	4.10	198,476	11.12	607,563
20	60	-	4.20	209,938	4.20	209,938	10.48	607,563
21	61	-	4.28	222,067	4.28	222,067	9.91	607,563
22	62	-	4.35	234,892	4.35	234,892	9.40	607,563
23	63	-	4.42	248,431	4.42	248,431	8.93	607,563
24	64	-	4.48	262,703	4.48	262,703	8.51	607,563
25	65	-	4.53	277,720	4.53	277,720	8.13	607,563
26	66	-	4.58	293,496	4.58	293,496	7.78	607,563
27	67	-	4.62	310,183	4.62	310,183	7.46	607,563
28	68	-	4.66	327,839	4.66	327,839	7.17	607,563
29	69	-	4.70	346,535	4.70	346,535	6.89	607,563
30	70	-	4.74	366,347	4.74	366,347	6.64	607,563
31	71	-	4.77	387,367	4.77	387,367	6.41	607,563
32	72	-	4.81	409,698	4.81	409,698	6.19	607,563
33	73	-	4.84	433,460	4.84	433,460	5.98	607,563
34	74	-	4.87	458,797	4.87	458,797	5.79	607,563
35	75	-	4.90	485,879	4.90	485,879	5.61	607,563

1

35 Year Span

2

Tax Equivalent Yield is 7.20% at 32% Tax Rate

3

Tax Equivalent Yield is 8.25% at 32% Tax Rate

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