For:
Age: 50
Underwriting Class: Male, Couples Discount
Minimum LTC Duration: 6 Years

Lincoln Financial Group®

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED[1]

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefit Limits (2) 3% Compound Interest: Total	Annual	Monthly	IRR(5)
1	50	7,050	0	120,000	1,602.1%	388,105	60,000	5,000	766.0%
2	51	7,050	758	120,000	265.6%	399,748	61,800	5,150	203.5%
3	52	7,050	2,863	120,000	116.6%	411,740	63,654	5,305	112.7%
4	53	7,050	4,962	120,000	67.4%	424,092	65,564	5,464	77.2%
5	54	7,050	7,046	120,000	44.1%	436,815	67,531	5,628	58.4%
6	55	7,050	9,275	120,000	30.8%	449,920	69,556	5,796	46.7%
7	56	7,050	12,104	120,000	22.4%	463,417	71,643	5,970	38.7%
8	57	7,050	14,858	120,000	16.7%	477,320	73,792	6,149	33.0%
9	58	7,050	17,531	120,000	12.6%	491,639	76,006	6,334	28.6%
10	59	7,050	20,111	120,000	9.5%	506,388	78,286	6,524	25.3%
11	60	7,050	22,575	120,000	7.1%	521,580	80,635	6,720	22.5%
12	61	7,050	24,475	120,000	5.3%	537,228	83,054	6,921	20.3%
13	62	7,050	26,305	120,000	3.8%	553,344	85,546	7,129	18.5%
14	63	7,050	28,058	120,000	2.6%	569,945	88,112	7,343	17.0%
15	64	7,050	84,600	159,894	5.0%	587,043	90,755	7,563	15.8%
16	65	0	84,600	156,510	4.3%	604,654	93,478	7,790	14.8%
17	66	0	84,600	152,280	3.6%	622,794	96,282	8,024	14.0%
18	67	0	84,600	148,896	3.1%	641,478	99,171	8,264	13.2%
19	68	0	84,600	144,666	2.6%	660,722	102,146	8,512	12.6%
20	69	0	84,600	141,282	2.2%	680,544	105,210	8,768	12.0%
21	70	0	84,600	137,898	1.9%	700,960	108,367	9,031	11.5%
22	71	0	84,600	135,360	1.6%	721,989	111,618	9,301	11.0%
23	72	0	84,600	131,976	1.4%	743,648	114,966	9,581	10.6%
24	73	0	84,600	129,438	1.2%	765,958	118,415	9,868	10.2%
25	74	0	84,600	126,054	1.0%	788,937	121,968	10,164	9.9%
26	75	0	84,600	123,516	0.8%	812,605	125,627	10,469	9.6%
27	76	0	84,600	120,978	0.7%	836,983	129,395	10,783	9.3%
28	77	0	84,600	120,000	0.6%	862,092	133,277	11,106	9.0%
29	78	0	84,600	120,000	0.6%	887,955	137,276	11,440	8.8%
30	79	0	84,600	120,000	0.6%	914,594	141,394	11,783	8.6%
31	80	0	84,600	120,000	0.5%	942,032	145,636	12,136	8.4%
32	81	0	84,600	120,000	0.5%	970,293	150,005	12,500	8.2%
33	82	0	84,600	120,000	0.5%	999,402	154,505	12,875	8.0%
34	83	0	84,600	120,000	0.5%	1,029,383	159,140	13,262	7.8%
35	84	0	84,600	120,000	0.5%	1,060,265	163,914	13,660	7.7%
36	85	0	84,600	120,000	0.4%	1,092,073	168,832	14,069	7.5%
37	86	0	84,600	120,000	0.4%	1,124,835	173,897	14,491	7.4%
38	87	0	84,600	120,000	0.4%	1,158,580	179,114	14,926	7.3%
39	88	0	84,600	120,000	0.4%	1,193,337	184,487	15,374	7.1%
40	89	0	84,600	120,000	0.4%	1,229,138	190,022	15,835	7.0%

(1) Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date.
(2) Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.
(3) Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.
(4) Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.
(5) Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

This Projection of Values is not complete without all pages.
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