



LIFE SOLUTIONS

LincolnFN

**Build your Foreign National business
with the Lincoln advantage**

Not a deposit
Not FDIC-insured
May go down in value
Not insured by any federal government agency
Not guaranteed by any bank or savings association

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York



Lincoln is well positioned in the market

LIMRA rankings 2022¹:

#4 variable universal life sales

#3 term life sales

#8 total life sales

2023 Fortune 500 list²:

#222 by revenue

#30 by assets

¹ The rankings are provided by outside sources and are inclusive of all products issued by Lincoln National Corporation operating subsidiaries. As of year 2022, these rankings are the most recently published annual ratings. Source: 2022 LIMRA ratings for Annuities, Life Insurance, Retirement Plan Services and Group Protection. Annuities sales exclude employer markets and structured settlements. Life sales are based off of planned annual premium (PAP) and total Life sales includes COLI/BOLI, LTD, STD. Total Employee-paid are based on year-end premium sales results.

² Fortune, issue date June 5, 2023. (Information is based on year-end 2022.)

Discover the Lincoln advantage

Lincoln stands out among carriers in the Foreign National market.



Premium financing



Product selection



Extensive “A” countries



Unique nexus guidelines



Large case capacity



Underwriting & sales support



LPOA



Ownership & beneficiary flexibility



Fact finder



In-language marketing



Financial underwriting



White papers



Premium financing for global clients

Wealthy global clients understand leverage. Lincoln has written guidelines to facilitate the payment of premiums through a commercial bank loan.

1. Verifiable \$10 million or more in net worth, and verifiable \$250,000 or more in annual income (U.S. equivalency)
2. Must use a U.S.-based lender
3. Interest must be paid annually, and no accrual of interest is allowed
4. Signed Premium Finance Disclosure and Acknowledgement provided to Lincoln
5. Not permitted for strategies leveraging variable rate debt obligation (VRDO)
6. Lincoln's Premium Financing Guidelines apply

All permanent products are available to global clients

Cash Value Growth Potential				
PROTECTION			ACCUMULATION AND DISTRIBUTION	
<i>Lincoln LifeElements</i> ® Level Term	<i>Lincoln VUL</i> ^{ONE} <i>Lincoln SVUL</i> ^{ONE}	<i>Lincoln WealthPreserve</i> ® 2 IUL	<i>Lincoln WealthAccumulate</i> ® 2 IUL	<i>Lincoln AssetEdge</i> ® VUL
Temporary death benefit protection	Lifetime guaranteed death benefit	Extended guaranteed death benefit	Short-term guaranteed death benefit	
Available to U.S. citizens and green card holders	All permanent products available to global clients No LTC, chronic illness coverage or term riders VUL availability dependent on broker-dealer			

All of Lincoln's 100+ approved countries are "A" countries

- Preferred Plus to Table D available
- Competitive Tobacco Policy and **Table Reduction Program** available

American Samoa	Canada	Estonia	India ²	Martinique	Philippines ²	Sweden
Andorra	Canary Islands	Falkland Islands	Indonesia ²	Mexico	Poland	Switzerland
Anguilla	Cayman Islands	Finland	Ireland	Monaco	Portugal	Taiwan
Antigua	Chile	France	Israel ²	Montenegro	Qatar	Thailand
Argentina	China ²	French Guiana	Italy	Montserrat	Republic of South Africa	Trinidad and Tobago
Aruba	Colombia ²	French Polynesia	Jamaica	Morocco	Romania	Turks and Caicos
Australia	Cook Islands	Germany	Japan	Netherlands	St. Kitts and Nevis	United Arab Emirates
Austria	Costa Rica	Greece	Kuwait	Netherlands Antilles	St. Lucia	United Kingdom
Bahamas	Curacao	Greenland	Latvia	New Caledonia	St. Vincent and the Grenadines	Uruguay
Barbados	Cyprus	Grenada	Liechtenstein	New Zealand	San Marino	Vatican City
Belgium	Czech Republic	Guadalupe	Lithuania	North Mariana Islands	Singapore	Vietnam
Bermuda	Denmark	Guatemala ²	Luxembourg	Norway	South Korea	Virgin Islands
Brazil	Dominica	Hong Kong	Macau	Panama	Spain	
Brunei	Dominican Republic	Hungary	Malta	Paraguay		
Bulgaria	Ecuador ²	Iceland	Marshall Islands	Peru		

¹ Underwriter approval required for travel to countries not on approved list.

² Residence in only certain cities or regions will be acceptable. See specifics below.

China – residence in all large cities

Colombia – excludes border cities of Venezuela

Ecuador – Guayaquil and Quito only

Guatemala – Guatemala City only

India – all cities in India are approved with the exception of Jammu and Kashmir regions

Indonesia – consideration for Jakarta and Bali

Israel – residence in any part of Israel except the West Bank and the Gaza strip

Philippines – Manila, Cebu City, Quezon City areas only

6 Countries unapproved for travel³

Afghanistan, Burundi, Central African Republic, Congo, Ivory Coast, Eritrea, Ethiopia, Haiti, Iran, Iraq, Sierra Leone, Mali, Niger, Nigeria, Pakistan, South Sudan, Syria, Tajikistan, Venezuela, Western Sahara

³ Citizens of these countries will be considered if they possess U.S. immigrant visa or green card and do not engage in any travel to these nonapproved countries.

Nexus guidelines for nonresidents

Nexus **(One of the following)**

- U.S. real estate ownership
 - Majority ownership of a U.S. business
- U.S. bank or brokerage account with \$100,000 net of first annual premium for 90 days
 - Foreign business owner transacting business in the U.S.
- U.S. resident for federal income purposes
- Full-time student and resident at a U.S. university
 - Primary employment in the U.S.
 - EB-5 investment

No time-spent requirement.



If you have a large case, come to Lincoln for capacity


Securing death benefit coverage is more difficult with international clients. Lincoln's strong reinsurance relationships provide an advantage.



Autobind
\$25M



Jumbo
\$35M



Internal retention
\$10M



Lincoln can secure up to \$50M – \$70M for qualifying nonresident clients

Lincoln offers specialized underwriting and sales support

Dedicated Foreign National Underwriting and New Business team



Jason Dobrindt
Senior Underwriting Director



Vicky Sheehan
Underwriting Director



Avani Shah
Associate Underwriting Director



Lillian Torres
Senior New Business Associate

Lincoln translates Spanish medical records free of charge on formal cases!

We reimburse at least \$250 per translation for other languages.

Dedicated Foreign National Sales team



Mark J. Phelps, CLU®
Foreign National Insurance Consultant



Nour Salhoub
Foreign National Insurance Consultant

Dedicated phone:
844-266-0828

Send requirements:
SFNUWNB@LFG.com

Quick quote:
foreignnationalquickquotes@LFG.com

Lincoln offers

LPOA suggested language

Since many international clients are only in the U.S. for short periods of time, use a limited power of attorney to get your policies placed faster.



Can be used for delivery



No limit on who can serve as the attorney-in-fact, if there is no conflict of interest and the person is at least 18



Can be used for medical amendments or a declaration of insurability

Limited Power of Attorney

I, _____, am the Owner of a life insurance policy issued by Lincoln Financial Group, policy number _____ (the "Policy"). I appoint _____ as my Attorney-In-Fact to act in my name in any way which I could act for myself to acknowledge receipt of the Policy. More specifically, my Attorney-In-Fact is directed to acknowledge on my behalf that: (a) I have received this Policy; (b) I understand the insurance coverage I have purchased; (c) I agree to the insured's (s') assigned premium/rate class; and (d) assuming the Proposed Insured's (s') health has not changed since the date I signed the application for coverage, I understand that insurance will take effect under the Policy only when: (1) the Policy has been delivered to and accepted by me or my Attorney-In-Fact; and (2) the initial premium has been paid in full during the lifetime of the Proposed Insured (s).

I understand that I have a period of time, described in the Policy, in which to thoroughly examine this Policy. If I should decide the Policy is not acceptable, I, or my Attorney-in-Fact, can return the Policy to *The Lincoln National Life Insurance Company* in the manner specified in the Policy, for a refund. To exercise this right, the Policy must be returned no later than the last day of the "right to examine", "right to cancel", "right to return" or "free look" period. No one is authorized to extend this "right to examine" / "right to cancel" / "right to return" / "free look" period.

Dated this the ____ day of _____, 20____.

Signature of Owner (SEAL)

On this ____ day of _____, 20____, personally appeared before me, the said named _____, to me known and known to me to be the person described in and who executed the foregoing instrument and he (or she) acknowledged that he (or she) executed the same and being duly sworn by me, made oath that the statements in the foregoing instrument are true.

Notary Public

My Commission Expires: _____

Lincoln provides flexible ownership and beneficiary options



Personal ownership allowed

Client can use foreign address on application



Foreign entity can be the beneficiary of a Lincoln policy

Use Lincoln's guides and digital resources

Foreign National Resources Microsite
www.lfg.com/fn

Foreign National Submission Guide
www.lfg.com/foreignnationals

Foreign National Fact Finder

Use Lincoln's in-language marketing materials

Explain the power of U.S. life insurance in the client's preferred language.



Simplified Chinese



Traditional Chinese



Japanese



Spanish

Click this [link](#) to access Lincoln's Foreign National marketing materials and resources.

Use the Foreign National financial questionnaire

For face amounts of \$10 million or less, the questionnaire can waive the inspection report phone call and help with financial underwriting at any face amount!

- 1** The questionnaire asks about:
- Which assets and income?
 - Where?
 - How owned?
 - Approximate value?

- 2** It's a best practice to submit documentation for some assets, like bank account statements, but it's not always required.

Lincoln Financial Group Foreign National Financial Questionnaire

Instructions: Complete for a proposed insured who is not a U.S. citizen or legal permanent resident (green card) and is seeking up to \$10,000,000 of Life Insurance. If this document is fully completed and includes third-party signature, a Tele Inspection may not be required. We reserve the right to require additional financial documentation and/or information.

Proposed Insured Legal Name: (First) (Middle) (Last) (Suffix)

Financial Information:

1. How much Life Insurance are you requesting? \$

2. Purpose of Life Insurance: U.S.?

3. What is your country of residence? U.S.?

U.S. Bank/Brokerage Account: Name of Bank/Brokerage: City: State:

U.S. Real Estate: Is the Real Estate in your personal name? Yes No

Address of Real Estate: Street: City: State:

Business transacted in U.S. Name of your company: Percent of ownership in your company: % U.S. company you transact business with Company Name: Street: City: State:

4. What earned income (in U.S. dollars) did you report on your country's last filed tax return? \$

5. What is your investment income (in U.S. dollars) from all sources? \$ Will you provide verification of the earned and investment income listed with our Underwriter? Yes No

6. What is your current net worth (in U.S. dollars)? \$ What percentage of your net worth is U.S. based? % Please list your U.S. assets: What percentage of your net worth outside the U.S. can be verified? % Please list your verifiable non-U.S. assets: Do you own a business that is being included in your net worth? Yes No Name and address of business: Business fair market value: \$ How was business value determined:

Signatures

By signing below, I affirm to the best of my knowledge that the above financial information is accurate. I consider this information to be complete and true. To the best of my knowledge, no material information has been withheld that may influence the assessment or acceptance of this life insurance application.

Signature of Proposed Insured Date (MM/DD/YYYY)

Signature of Policyowner (if different) Date (MM/DD/YYYY)

Signature of Agent Date (MM/DD/YYYY)

Third Party Verification Next Page Must Be Completed to Avoid Tele Inspection.

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Foreign National Financial Questionnaire (continued)

Third-Party Verification (Banker, CPA, Attorney, etc.)

A. How long have you known the Proposed Insured? No Yes (if "Yes," give details below)

B. Are you related to the Proposed Insured? No Yes (if "Yes," give details below)

C. Have you been involved with the sale of this life insurance? No Yes (if "Yes," give details below)

D. Are you involved in financial transactions for the Proposed Insured? No Yes (if "Yes," give details below)

E. Can you verify and/or provide documentation upon request to confirm the accuracy of the information provided to questions 4-6 on page 1? No Yes

Details to "Yes" B, C & D answers: _____

By signing below, I affirm that my declarations and the above financial information has been reviewed and verified by me and is accurate to the best of my knowledge. I consider this information to be complete and true. To the best of my knowledge, no material information has been withheld that may influence the assessment or acceptance of this life insurance application.

a. Third party name (print): _____

b. Title: _____

c. Firm, Bank or Business Name: _____

d. Firm, Bank or Business Address: _____

e. IF YOU ARE A BANK OFFICER, DID YOUR BANK CONDUCT A KYC THAT WAS WITHOUT INCIDENT? Yes No

f. Telephone number: _____

g. Professional Designations: _____

h. CPA or Professional Attorney License Number: _____

i. Country of License: _____

Signature of third party providing financial information Date (MM/DD/YYYY)

Printed name of third party providing financial information _____

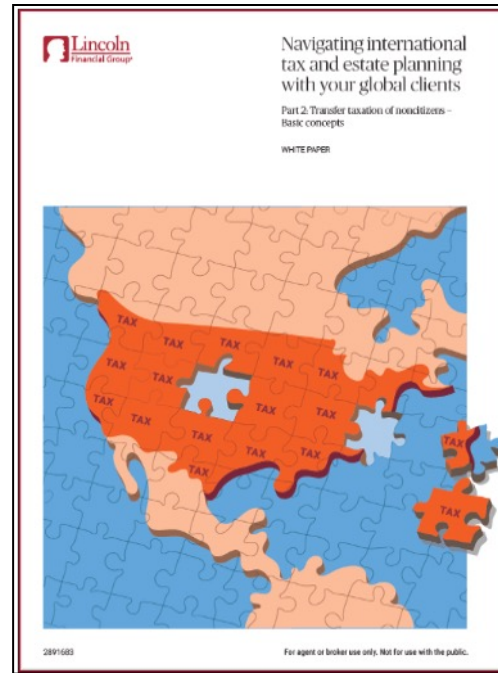
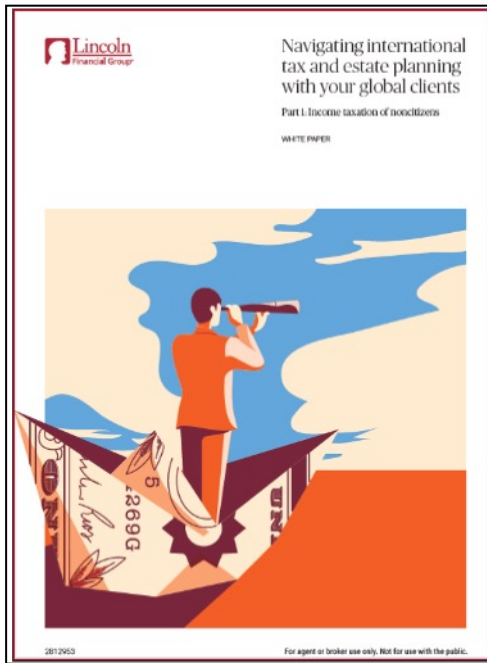
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- 3** The CPA must have an existing relationship with the client and must provide his/her credentials.

- 4** The client's CPA can sign, even if he or she is a foreign CPA.

Lincoln's white papers can help you gain expertise

Learn about how taxes can affect international clients with Part 1 and Part 2



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Financial underwriting



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Thank You

Disclosures

Issuers: The Lincoln National Life Insurance Company, Fort Wayne, IN Lincoln Life & Annuity Company of New York, Syracuse, NY.

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer. In some states, contract terms are set out and coverage may be provided in the form of certificates issued under a group policy issued by The Lincoln National Life Insurance Company to a group life insurance trust. Products, riders and features are subject to state availability.

The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability.

Distributor: Lincoln Financial Distributors, Inc., a broker-dealer

Policies:

Lincoln LifeElements® Level Term (2019) policy form TRM6063 and state variations.
Lincoln WealthAccumulate® 2 IUL (2020) policy form ICC20UL6092/UL6092 and state variations. Not available in NY.
Lincoln WealthPreserve® 2 IUL (2020) policy form ICC20UL6091/UL6091 and state variations.
Lincoln WealthAdvantage® Indexed UL is issued in New York on policy form UL6046N, with optional rider form ABR-7027N.
Lincoln AssetEdge® VUL (2022) policy form 22-VUL606 and state variations. Not available in NY.
Lincoln AssetEdge® VUL (2020) policy form ICC20-VUL688/20-VUL688 and state variations. Not available in NY.

Lincoln VUL^{ONE} (2021) policy form ICC21-VUL689/20-VUL689/ICC21NLER-620/20NLER-620 and state variations. Not available in NY.
Lincoln SVUL^{ONE} (2021) policy form ICC21-SVUL622/20-SVUL622/ICC21NLER-622/20NLER-622 and state variations. Not available in NY.

Variable products: Policy values will fluctuate and are subject to market risk and to possible loss of principal.

Variable products are sold by prospectuses, which contain the investment objectives, risks, and charges and expenses of the variable product and its underlying investment options. Read carefully before investing.

Only registered representatives can sell variable products.

Lincoln Financial Group (LFG) does not recommend, endorse, sponsor or otherwise offer Premium Financing. LFG does not have an agreement with any Premium Financing organization, is not a party to the loan agreement and does not receive any form of compensation from any financing arrangement. There are risks associated with commercial Premium Financing including but not limited to interest rate risk, additional collateral requirements, additional loan renewal requirements and risk the lender could become insolvent. In addition, if the policy owner fails to repay the loan based on the terms, the loan could default and the insurance contact could lapse.

Not a deposit
Not FDIC-insured
May go down in value
Not insured by any federal government agency
Not guaranteed by any bank or savings association

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

Affiliates are separately responsible for their own financial and contractual obligations.

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