



The Lincoln National Life Insurance Company, PO Box 21008, Greensboro, NC 27420-1008  
(hereinafter referred to as "the Company")

## **DISCLOSURE STATEMENT REQUIRED WITH INDIVIDUAL LIFE POLICY FORM UL 3000 FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY**

This policy is guaranteed to stay in force as long as you have paid the required minimum premiums. This guarantee could be provided by a separate policy (such as a term policy). However, the **nonforfeiture benefits (such as a cash surrender value) in this policy may be significantly less** valuable than those provided by the separate policy. So, if you fail to pay a premium within a specified period of time from its due date or otherwise cause this policy to terminate early, the benefits paid to you upon termination could be much less than would customarily be paid if provided by the separate policy.

When thinking about purchasing this policy, you should consider the tradeoff you may be making between having significantly smaller nonforfeiture benefits (such as a cash surrender value) available to you upon surrender of the policy versus the reduction in premium, if any you may receive for not having these benefits.

**MUST BE GIVEN TO THE POLICY OWNER AT TIME OF APPLICATION**