



MILITARY SALES DISCLOSURE

FOR MILITARY SERVICE MEMBERS AND THEIR DEPENDENTS

Members of the Armed Forces have access to subsidized life insurance from the Federal Government under the Service Members' Group Life Insurance Program (SGLI). SGLI coverage is also available for spouses and dependent children. Visit the Veterans Affairs Department for more information, <http://www.insurance.va.gov>.

The Life Insurance or Annuity product being discussed with you is **not** offered, affiliated, connected, or associated with the U.S. Government, the United States Armed Forces, or any state or federal agency or government entity. The Federal Government has **not** endorsed, sponsored, sanctioned, or recommended in any manner the sale of the product being offered.

A Free Look Period is provided for each product offered. During the Free Look period you may cancel the contract/policy by written request, voiding it from the beginning, subject to the terms of the Free Look provision.

No person has received any referral fee or incentive compensation in connection with this offer or sale of life insurance or annuity product, unless such person is engaged in the business of insurance and is properly licensed and appointed with the issuing company.

Most life insurance is intended to create a cash value within the policy allowing loans or withdrawals during the life of the policy. Any amounts accumulated as cash value in a life insurance policy may be used to pay, reduce, or offset any premiums due for continuation of coverage.

If you have a complaint that you are unable to resolve with the appropriate insurance affiliate of Lincoln Financial Group, you may contact the state insurance commissioner of your state who has the duty to regulate the sale of insurance products. State contract information can be obtained at http://www.naic.org/state_web_map.htm or by contacting the National Association of Insurance Commissioners executive headquarters by phone at (816) 842-3600.