

| POLICIES | RIDERS FOR SINGLE LIFE POLICIES | RIDERS FOR SINGLE LIFE POLICIES (CONTINUED) |
|---|---|--|
| <p>INDIVIDUAL UNIVERSAL LIFE INSURANCE POLICIES</p> <p>UL 5026 w/F5126-A - <i>Lincoln DurationGuarantee</i>® UL</p> <p>UL 5023 w/F5123-A - <i>Lincoln LifeCurrent</i>® UL</p> <p>UL 5056 w/ F-5156-A - <i>Lincoln LifeGuarantee</i>® UL (2011)</p> <p>UL 5049 w/ F5149-A - <i>Lincoln LifeGuarantee</i>® UL (2009)</p> <p>UL 5049 w/ F5149-B - <i>Lincoln LifeGuarantee</i>® Plus UL (2009)</p> <p>UL 5051 w/F5151-A - <i>Lincoln LifeReserve</i>® UL (2009)</p> <p>UL 5062 w/F5162-A - <i>Lincoln LifeReserve</i>® Indexed UL (2011)</p> <p>UL 5041 w/F5141-A - <i>Lincoln LifeReserve</i>® Indexed UL (2009)</p> <p>Note: Form numbers may vary by state</p> | <p>ABR - Accelerated Benefit Rider</p> <p>+ ABR Without Catastrophic Health Benefit</p> <p># ABR Without Nursing Home Benefit</p> <p>ACSV - Alternate Cash Surrender Value Rider [EXEC Rider] (J-5759)</p> <p>+ ACSV - Alternate Cash Surrender Value Rider [EXEC Rider] (J-5759)</p> <p>^ ACSV - Alternate Cash Surrender Value Rider [EXEC Rider] (J-5775)</p> <p>ADB - Accidental Death Benefit Rider (BJ-4889)</p> <p>ADE - Assured Distribution Endorsement (J-5761 (1/09)</p> <p>COIR - Change of Insured Rider (J-5760)</p> <p>CPG - Coverage Protection Guarantee Rider (J-5899)</p> <p>^ CPG - Coverage Protection Guarantee Rider (J-5898)</p> <p>+ CPG - Coverage Protection Guarantee Rider (J-5855)</p> <p>CTR - Children's Term Rider (CTR-5613)</p> <p>DWMD - Disability Waiver of Monthly Deduction Rider (J-371)</p> <p>DWSP - Disability Waiver of Specified Premium Rider (J-372)</p> <p>GIR - Guaranteed Insurability Rider (BJ-4966)</p> | <p>MDBE- Minimum Death Benefit Endorsement (END-5828)</p> <p>OITR- Supplemental Term Insurance Rider on Other Insured (J-5753)</p> <p>OPE- Overloan Protection Endorsement (END-5843)</p> <p># OPE- Overloan Protection Endorsement [END-5841(03/08)]</p> <p>PITR- Supplemental Term Insurance Rider on Primary Insured (J-5752)</p> <p>SCR - Supplemental Coverage Rider (J-5758)</p> <p>STR - Spouse Term Rider (STR-5614)</p> <p>UNISEX AMD - Unisex Amendment (AMD-5851)</p> <p># UNISEX AMD - Unisex Amendment (AMD-5885)</p> |

| STATE | PUBLISHED AVAILABILITY DATE FOR <i>Lincoln LifeGuarantee</i>® UL (2011) | PUBLISHED WITHDRAWAL DATE FOR <i>Lincoln LifeGuarantee</i>® UL (2009) | STATE | PUBLISHED AVAILABILITY DATE FOR <i>Lincoln LifeGuarantee</i>® UL (2011) | PUBLISHED WITHDRAWAL DATE FOR <i>Lincoln LifeGuarantee</i>® UL (2009) |
|--------------|--|--|--------------|--|--|
| AL | 8/15/2011 | 10/14/2011 | MO | 8/15/2011 | 10/14/2011 |
| AK | 8/15/2011 | 10/14/2011 | MT | 8/15/2011 | 10/14/2011 |
| AZ | 8/15/2011 | 10/14/2011 | NE | 8/15/2011 | 10/14/2011 |
| AR | 8/15/2011 | 10/14/2011 | NV | 8/15/2011 | 10/14/2011 |
| CA | | | NH | 8/15/2011 | 10/14/2011 |
| CO | 8/15/2011 | 10/14/2011 | NJ | | |
| CT | 9/5/2011 | 10/14/2011 | NM | 8/15/2011 | 10/14/2011 |
| DE | 8/15/2011 | 10/14/2011 | NC | 8/15/2011 | 10/14/2011 |
| DC | 8/15/2011 | 10/14/2011 | ND | 8/15/2011 | 10/14/2011 |
| FL | 8/15/2011 | 10/14/2011 | NY | | |
| GA | 8/15/2011 | 10/14/2011 | OH | 8/15/2011 | 10/14/2011 |
| GU | 10/31/2011 | 11/30/2011 | OK | 8/15/2011 | 10/14/2011 |
| HI | 8/15/2011 | 10/14/2011 | OR | 8/15/2011 | 10/14/2011 |
| ID | 8/15/2011 | 10/14/2011 | PA | | |
| IL | 8/15/2011 | 10/14/2011 | PR | 10/17/2011 | 11/16/2011 |
| IN | 8/15/2011 | 10/14/2011 | RI | 8/15/2011 | 10/14/2011 |
| IA | 8/15/2011 | 10/14/2011 | SC | 8/15/2011 | 10/14/2011 |
| KS | 8/15/2011 | 10/14/2011 | SD | 8/15/2011 | 10/14/2011 |
| KY | 8/15/2011 | 10/14/2011 | TN | 8/15/2011 | 10/14/2011 |
| LA | 8/15/2011 | 10/14/2011 | TX | 9/5/2011 | 10/14/2011 |
| ME | 8/15/2011 | 10/14/2011 | UT | 8/15/2011 | 10/14/2011 |
| MP | 8/15/2011 | 10/14/2011 | VT | | |
| MD | 11/28/2011 | 12/28/2011 | VA | 9/5/2011 | 10/14/2011 |
| MA | 9/5/2011 | 10/14/2011 | VI | 9/12/2011 | 10/14/2011 |
| MI | 8/15/2011 | 10/14/2011 | WA | 8/15/2011 | 10/14/2011 |
| MN | 8/29/2011 | 10/14/2011 | WV | 8/15/2011 | 10/14/2011 |
| MS | 8/29/2011 | 10/14/2011 | WI | 8/15/2011 | 10/14/2011 |
| | | | WY | 8/15/2011 | 10/14/2011 |

Lincoln LifeGuarantee® UL (2011) replaces *Lincoln LifeGuarantee*® UL (2009)

| STATE | PUBLISHED AVAILABILITY DATE FOR <i>Lincoln LifeReserve</i> ® Indexed UL (2011) | STATE | PUBLISHED AVAILABILITY DATE FOR <i>Lincoln LifeReserve</i> ® Indexed UL (2011) |
|-------|--|-------|--|
| AL | 8/15/2011 | MO | |
| AK | 9/12/2011 | MT | 8/15/2011 |
| AZ | 8/15/2011 | NE | 8/15/2011 |
| AR | 8/15/2011 | NV | 8/15/2011 |
| CA | 12/5/2011 | NH | 12/19/2011 |
| CO | 8/15/2011 | NJ | 9/26/2011 |
| CT | 8/15/2011 | NM | 8/15/2011 |
| DE | 8/15/2011 | NC | 8/15/2011 |
| DC | 8/15/2011 | ND | 8/15/2011 |
| FL | 8/15/2011 | NY | |
| GA | 8/15/2011 | OH | 8/15/2011 |
| GU | 10/31/2011 | OK | 8/15/2011 |
| HI | 8/15/2011 | OR | 8/15/2011 |
| ID | 8/15/2011 | PA | |
| IL | 11/21/2011 | PR | |
| IN | 8/15/2011 | RI | 8/15/2011 |
| IA | 8/15/2011 | SC | 8/15/2011 |
| KS | 8/15/2011 | SD | 8/15/2011 |
| KY | 8/15/2011 | TN | 8/15/2011 |
| LA | 8/15/2011 | TX | 9/26/2011 |
| ME | 8/15/2011 | UT | 8/15/2011 |
| MP | 8/15/2011 | VT | |
| MD | 1/30/2012 | VA | 9/19/2011 |
| MA | 9/12/2011 | VI | 9/26/2011 |
| MI | 8/15/2011 | WA | 8/15/2011 |
| MN | 9/12/2011 | WV | 8/15/2011 |
| MS | 8/29/2011 | WI | 8/15/2011 |
| | | WY | 8/15/2011 |

| STATE | PUBLISHED AVAILABILITY DATE FOR EXEC RIDER J-5775 USED WITH <i>Lincoln LifeReserve</i> ® Indexed UL (2011) | ***PUBLISHED WITHDRAWAL DATE FOR EXEC RIDER J-5759 USED WITH <i>Lincoln LifeReserve</i> ® Indexed UL (2009) | STATE | PUBLISHED AVAILABILITY DATE FOR EXEC RIDER J-5775 USED WITH <i>Lincoln LifeReserve</i> ® Indexed UL (2011) | ***PUBLISHED WITHDRAWAL DATE FOR EXEC RIDER J-5759 USED WITH <i>Lincoln LifeReserve</i> ® Indexed UL (2009) |
|-------|--|---|-------|--|---|
| AL | 11/14/2011 | 1/20/2012 | MO | | |
| AK | 11/14/2011 | 1/20/2012 | MT | 11/14/2011 | 1/20/2012 |
| AZ | 11/14/2011 | 1/20/2012 | NE | 11/14/2011 | 1/20/2012 |
| AR | 11/14/2011 | 1/20/2012 | NV | 11/14/2011 | 1/20/2012 |
| CA | 12/5/2011 | 2/3/2012 | NH | 12/19/2011 | 2/17/2012 |
| CO | 11/14/2011 | 1/20/2012 | NJ | 11/14/2011 | 1/20/2012 |
| CT | 11/14/2011 | 1/20/2012 | NM | 11/14/2011 | 1/20/2012 |
| DE | 11/14/2011 | 1/20/2012 | NC | 11/14/2011 | 1/20/2012 |
| DC | 11/14/2011 | 1/20/2012 | ND | 11/14/2011 | 1/20/2012 |
| FL | 11/14/2011 | 1/20/2012 | NY | | |
| GA | 11/14/2011 | 1/20/2012 | OH | 11/14/2011 | 1/20/2012 |
| GU | 11/14/2011 | 1/20/2012 | OK | 11/14/2011 | 1/20/2012 |
| HI | 11/14/2011 | 1/20/2012 | OR | 11/14/2011 | 1/20/2012 |
| ID | 11/14/2011 | 1/20/2012 | PA | | |
| IL | 11/21/2011 | 1/20/2012 | PR | | |
| IN | 11/14/2011 | 1/20/2012 | RI | 11/14/2011 | 1/20/2012 |
| IA | 11/14/2011 | 1/20/2012 | SC | 11/14/2011 | 1/20/2012 |
| KS | 11/14/2011 | 1/20/2012 | SD | 11/14/2011 | 1/20/2012 |
| KY | 11/14/2011 | 1/20/2012 | TN | 11/14/2011 | 1/20/2012 |
| LA | 11/14/2011 | 1/20/2012 | TX | 11/14/2011 | 1/20/2012 |
| ME | 11/14/2011 | 1/20/2012 | UT | 11/14/2011 | 1/20/2012 |
| MP | 11/14/2011 | 1/20/2012 | VT | | |
| MD | 1/30/2012 | 3/30/2012 | VA | 11/14/2011 | 1/20/2012 |
| MA | 11/14/2011 | 1/20/2012 | VI | 11/14/2011 | 1/20/2012 |
| MI | 11/14/2011 | 1/20/2012 | WA | 11/14/2011 | 1/20/2012 |
| MN | 11/14/2011 | 1/20/2012 | WV | 11/14/2011 | 1/20/2012 |
| MS | 11/14/2011 | 1/20/2012 | WI | 11/14/2011 | 1/20/2012 |
| | | | WY | 11/14/2011 | 1/20/2012 |

*** Upon the withdrawal of EXEC Rider J-5759, no EXEC Rider will be available for use with Lincoln LifeReserve Indexed UL (2009).

| STATE | PUBLISHED AVAILABILITY DATE FOR <i>Lincoln LifeReserve</i> ® Indexed UL (2009) | STATE | PUBLISHED AVAILABILITY DATE FOR <i>Lincoln LifeReserve</i> ® Indexed UL (2009) |
|-------|---|-------|---|
| AL | 11/17/2008 | MO | 11/17/2008 |
| AK | 11/17/2008 | MT | 11/17/2008 |
| AZ | 11/17/2008 | NE | 11/17/2008 |
| AR | 11/17/2008 | NV | 11/17/2008 |
| CA | 11/17/2008 | NH | 11/17/2008 |
| CO | 11/17/2008 | NJ | 11/17/2008 |
| CT | 11/17/2008 | NM | 11/17/2008 |
| DE | 11/17/2008 | NC | 11/17/2008 |
| DC | 11/17/2008 | ND | 11/17/2008 |
| FL | 11/17/2008 | NY | |
| GA | 11/17/2008 | OH | 11/17/2008 |
| GU | 11/17/2008 | OK | 11/17/2008 |
| HI | 11/17/2008 | OR | 11/17/2008 |
| ID | 11/17/2008 | PA | 2/15/2010 |
| IL | 11/17/2008 | PR | 11/17/2008 |
| IN | 11/17/2008 | RI | 11/17/2008 |
| IA | 11/17/2008 | SC | 11/17/2008 |
| KS | 11/17/2008 | SD | 11/17/2008 |
| KY | 11/17/2008 | TN | 11/17/2008 |
| LA | 11/17/2008 | TX | 11/17/2008 |
| ME | 11/17/2008 | UT | 11/17/2008 |
| MP | 11/17/2008 | VT | 11/17/2008 |
| MD | 11/17/2008 | VA | 11/17/2008 |
| MA | 11/17/2008 | VI | 11/17/2008 |
| MI | 11/17/2008 | WA | 11/17/2008 |
| MN | 11/17/2008 | WV | 11/17/2008 |
| MS | 11/17/2008 | WI | 11/17/2008 |
| | | WY | 11/17/2008 |

Lincoln LifeReserve® IUL (2009) replaces *Lincoln LifeElements*® IUL

| STATE | PUBLISHED AVAILABILITY DATE FOR Lincoln DurationGuarantee® UL | STATE | PUBLISHED AVAILABILITY DATE FOR Lincoln DurationGuarantee® UL |
|-------|--|-------|--|
| AL | 8/16/2010 | MO | 8/16/2010 |
| AK | 8/16/2010 | MT | 9/6/2010 |
| AZ | 8/16/2010 | NE | 8/30/2010 |
| AR | 8/16/2010 | NV | 9/20/2010 |
| CA | 9/13/2010 | NH | 2/7/2011 |
| CO | 8/16/2010 | NJ | 11/8/2010 |
| CT | 8/23/2010 | NM | 8/16/2010 |
| DE | 8/16/2010 | NY | 9/27/2010 |
| DC | 8/16/2010 | NC | 8/16/2010 |
| FL | 8/16/2010 | ND | 8/16/2010 |
| GA | 8/16/2010 | OH | 8/16/2010 |
| GU | 2/28/2011 | OK | 8/16/2010 |
| HI | 11/22/2010 | OR | 8/16/2010 |
| ID | 8/23/2010 | PA | |
| IL | 1/17/2010 | PR | 9/20/2010 |
| IN | 8/16/2010 | RI | 8/16/2010 |
| IA | 8/16/2010 | SC | 8/16/2010 |
| KS | 8/16/2010 | SD | 8/16/2010 |
| KY | 8/30/2010 | TN | 8/16/2010 |
| LA | 8/23/2010 | TX | 8/30/2010 |
| ME | 8/16/2010 | UT | 8/16/2010 |
| MP | 8/8/2011 | VT | 8/30/2010 |
| MD | 10/4/2010 | VA | 9/27/2010 |
| MA | 10/18/2010 | VI | 9/6/2010 |
| MI | 8/23/2010 | WA | 8/16/2010 |
| MN | 11/1/2010 | WV | 8/16/2010 |
| MS | 8/16/2010 | WI | 8/16/2010 |
| | | WY | 8/16/2010 |

| STATE | PUBLISHED AVAILABILITY DATE FOR <i>Lincoln LifeGuarantee</i> ® Plus UL (2009) | PUBLISHED WITHDRAWAL DATE FOR <i>Lincoln LifeGuarantee</i> ® Plus UL | STATE | PUBLISHED AVAILABILITY DATE FOR <i>Lincoln LifeGuarantee</i> ® Plus UL (2009) | PUBLISHED WITHDRAWAL DATE FOR <i>Lincoln LifeGuarantee</i> ® Plus UL |
|-------|---|--|-------|---|--|
| AL | 9/28/2009 | 12/31/2009 | MO | 9/28/2009 | 12/31/2009 |
| AK | 9/28/2009 | 12/31/2009 | MT | 9/28/2009 | 12/31/2009 |
| AZ | 9/28/2009 | 12/31/2009 | NE | 9/28/2009 | 12/31/2009 |
| AR | 9/28/2009 | 12/31/2009 | NV | 11/23/2009 | 12/31/2009 |
| CA | 9/28/2009 | 12/31/2009 | NH | 9/28/2009 | 12/31/2009 |
| CO | 9/28/2009 | 12/31/2009 | NJ | 9/28/2009 | 12/31/2009 |
| CT | 9/28/2009 | 12/31/2009 | NM | 9/28/2009 | 12/31/2009 |
| DE | 9/28/2009 | 12/31/2009 | NC | 9/28/2009 | 12/31/2009 |
| DC | 9/28/2009 | 12/31/2009 | ND | 9/28/2009 | 12/31/2009 |
| FL | 9/28/2009 | 12/31/2009 | NY | 9/28/2009 | 12/31/2009 |
| GA | 9/28/2009 | 12/31/2009 | OH | 9/28/2009 | 12/31/2009 |
| GU | 11/9/2009 | 12/31/2009 | OK | 9/28/2009 | 12/31/2009 |
| HI | 9/28/2009 | 12/31/2009 | OR | 9/28/2009 | 12/31/2009 |
| ID | 9/28/2009 | 12/31/2009 | PA | 10/26/2009 | 12/31/2009 |
| IL | 11/16/2009 | 12/31/2009 | PR | 5/17/2010 | 6/16/2010 |
| IN | 9/28/2009 | 12/31/2009 | RI | 9/28/2009 | 12/31/2009 |
| IA | 9/28/2009 | 12/31/2009 | SC | 9/28/2009 | 12/31/2009 |
| KS | 9/28/2009 | 12/31/2009 | SD | 9/28/2009 | 12/31/2009 |
| KY | 9/28/2009 | 12/31/2009 | TN | 9/28/2009 | 12/31/2009 |
| LA | 9/28/2009 | 12/31/2009 | TX | 9/28/2009 | 12/31/2009 |
| ME | 9/28/2009 | 12/31/2009 | UT | 9/28/2009 | 12/31/2009 |
| MP | 9/28/2009 | 12/31/2009 | VT | 9/28/2009 | 12/31/2009 |
| MD | 9/28/2009 | 12/31/2009 | VA | 10/12/2009 | 12/31/2009 |
| MA | 9/28/2009 | 12/31/2009 | VI | 9/28/2009 | 12/31/2009 |
| MI | 9/28/2009 | 12/31/2009 | WA | 9/28/2009 | 12/31/2009 |
| MN | 9/28/2009 | 12/31/2009 | WV | 9/28/2009 | 12/31/2009 |
| MS | 9/28/2009 | 12/31/2009 | WI | 9/28/2009 | 12/31/2009 |
| | | | WY | 9/28/2009 | 12/31/2009 |

| STATE | PUBLISHED AVAILABILITY DATE FOR <i>Lincoln LifeReserve</i> ® UL (2009) | STATE | PUBLISHED AVAILABILITY DATE FOR <i>Lincoln LifeReserve</i> ® UL (2009) |
|-------|---|-------|---|
| AL | 11/17/2008 | MO | 11/17/2008 |
| AK | 11/17/2008 | MT | 11/17/2008 |
| AZ | 11/17/2008 | NE | 11/17/2008 |
| AR | 11/17/2008 | NV | 11/17/2008 |
| CA | 11/17/2008 | NH | 11/17/2008 |
| CO | 11/17/2008 | NJ | 11/17/2008 |
| CT | 11/17/2008 | NM | 11/17/2008 |
| DE | 11/17/2008 | NC | 11/17/2008 |
| DC | 11/17/2008 | ND | 11/17/2008 |
| FL | 11/17/2008 | NY | 11/17/2008 |
| GA | 11/17/2008 | OH | 11/17/2008 |
| GU | 11/17/2008 | OK | 11/17/2008 |
| HI | 11/17/2008 | OR | 11/17/2008 |
| ID | 11/17/2008 | PA | 11/17/2008 |
| IL | 11/17/2008 | PR | 11/17/2008 |
| IN | 11/17/2008 | RI | 11/17/2008 |
| IA | 11/17/2008 | SC | 11/17/2008 |
| KS | 11/17/2008 | SD | 11/17/2008 |
| KY | 11/17/2008 | TN | 11/17/2008 |
| LA | 11/17/2008 | TX | 11/17/2008 |
| ME | 11/17/2008 | UT | 11/17/2008 |
| MP | 11/17/2008 | VT | 11/17/2008 |
| MD | 11/17/2008 | VA | 11/17/2008 |
| MA | 11/17/2008 | VI | 11/17/2008 |
| MI | 11/17/2008 | WA | 11/17/2008 |
| MN | 11/17/2008 | WV | 11/17/2008 |
| MS | 11/17/2008 | WI | 11/17/2008 |
| | | WY | 11/17/2008 |

Lincoln LifeReserve® UL (2009) replaces *Lincoln LifeReserve*® UL