

Disability Waiver of Monthly Deduction Benefit Rider

Rider forming a part of the policy to which attached.

Benefit

Upon receipt of due proof of the total disability of the Insured, the monthly deductions for this policy will be waived. The monthly deductions that will be waived are those that become due after the beginning of and during the continuance of such disability. If such disability occurs:

1. After age 5 and before age 56, all of the monthly deductions will be waived while the Insured is disabled; or
2. On or after age 56 and before age 65, the monthly deductions will be waived during the next 15 years while the Insured is disabled.

If this policy is not under Death Benefit Option II when the disability begins, it will automatically be changed as of that date to Option II for the same total death benefit.

Thereafter, while the Insured is disabled, the Specified Amount or Death Benefit Option may be changed only with our consent.

Age

In this rider, age 5, age 56 and age 65 mean the policy anniversary nearest the Insured's 5th, 56th, and 65th birthdays.

Conditions

The monthly deductions will be waived if total disability:

1. Results from bodily injury or disease;
2. Has existed for at least 6 consecutive months;
3. Began after the effective date of the rider; and
4. Began while the policy and rider were in force.

Definition of Total Disability

In this rider total disability means:

1. The Insured is unable, because of bodily injury or disease, to engage in an occupation or business:
 - a. During the first 24 months of total disability, "occupation or business" means the Insured's regular occupation or business at the time the disability began.
 - b. After the first 24 months of total disability, "occupation or business" means any occupation or business for which the Insured is or becomes reasonably suited by education, training or experience.
 - c. Attending school is an occupation if that is the Insured's primary activity when the disability begins.
2. The total loss of the sight of both eyes, or the use of both hands, or both feet, or 1 hand and 1 foot.

Risks Not Assumed

The monthly deductions will not be waived if the Insured's total disability results from:

1. Injuries intentionally self-inflicted;
2. War or any act of war, or service in the military, naval or air force of any country, combination of countries or international organization engaged in war or armed aggression, whether declared or undeclared.

Notice and Proof of Claim

Before any monthly deductions are waived, written notice and due proof must be given:

1. While the Insured is living;
2. While the Insured is disabled; and
3. Not later than 12 months after the Insured's age 65.

Failure to give notice and proof of disability within the required time limit will not void or reduce any claim if it can be shown that notice and proof were given as soon as was reasonably possible.

In no event will monthly deductions be waived which were due more than 12 months prior to the date notice was received.

Waiting Period

All monthly deductions which fall due during total disability and before The Lincoln National Life Insurance Company approves the claim will be deducted as provided in the policy. Any such deductions will be restored to the cash value when the claim is approved.

Monthly Deduction

The monthly deduction for this rider is part of the cost of insurance in all policy calculations.

Continuance of Disability

We may request, at reasonable intervals, additional proof that the total disability still exists. This may include an examination by a physician chosen by us, and at our expense. After 2 years, proof of disability will not be required more often than once each year.

This benefit will cease if:

1. Proof of continued total disability is not furnished when we request it; or
2. The Insured is no longer totally disabled.

This specimen policy represents the generic language of the policy contract, including riders. Policy language, features, and availability may vary by state. Please be sure to check product and rider availability in the state you are soliciting.

General Provision

This rider is subject to all of the applicable provisions of the policy except for the provisions contained in this rider. This rider will control in event of any conflict with the policy.

Termination This Rider will terminate:

1. Upon written request and return of the policy for endorsement;
2. On surrender or other termination of this policy; or
3. At age 65, subject to any then existing claim.

Effective Date

The effective date of this rider is the policy date of the policy unless a later date is shown below.

C. Suzanne Hlmasak

Secretary

SPECIMEN