

The Lincoln National Life Insurance Company

Children's Term Insurance Rider

Please Read this Rider Carefully – Term Insurance

This Rider is a part of the Policy to which it is attached (the "Policy"). Except as provided below, this Rider is subject to the terms and conditions of the Policy. This Rider takes effect on the Effective Date.

Rider Death Benefit

Death Benefit If an Insured Child dies while this Rider and the Policy are In Force, we will pay this Rider's Death Benefit. This Rider's Death Benefit is the Amount of Term Insurance on Each Child as shown in the Policy Specifications in Units. Each Unit is equal to \$1,000. Upon our receipt of Due Proof of Death of an Insured Child, this Rider's Death Benefit will be paid to the Beneficiary.

Increases and decreases of the Death Benefit are permitted.

Nonforfeiture Values No Cash Value is available under this Rider prior to the death of the Insured.

If the Insured dies while this Rider is In Force, the Rider's Death Benefit will become fully paid-up term insurance with a Cash Value for each Insured Child upon our receipt of the Policy, this Rider, Due Proof of Death of the Insured, and due proof of the date of birth and eligibility of each Insured Child.

Upon your Request, paid-up term insurance on each Insured Child may be surrendered for its Cash Surrender Value. A surrender Request received by us within 31 days after an anniversary of the Rider's Effective Date will be treated as a surrender on the Rider's anniversary, otherwise the surrender Request will be effective on the date we approve your Request. The Cash Surrender Value will be equal to the net single premium on the date of surrender calculated using the Policy's mortality table used to determine Cost of Insurance Rates, and the Guaranteed Minimum Interest Rate used to Calculate Minimum Cash Surrender Values (or if the Policy includes a Fixed Account, the Guaranteed Minimum Fixed Account Interest Rate) as shown in the Policy Specifications.

The Cash Values available under the paid-up term insurance are at least equal to the minimum required by law. Upon your Request, we will provide a table of Cash Values to you. We may defer payment of the Cash Surrender Value for up to 6 months after we receive your Request for surrender.

Definitions

Conversion Date The Conversion Date for each Insured Child is the earlier of the Policy Anniversary nearest the Insured Child's 25th birthday or the Rider's Date of Expiry.

Effective Date The Effective Date of this Rider is the Policy Date unless a later Effective Date is shown in the Policy Specifications.

Insured Child Unless otherwise excluded as noted below, an Insured Child means the following:

1. Each child, stepchild, or legally adopted child, of the Insured, who is named in the application for this Rider and who, on the date of the application, has not attained the age of 18 years;
2. Any child who is born to the Insured after the date of the application;
3. Any stepchild who, prior to attaining the age of 18 years, is legally acquired by the Insured after the date of the application; and
4. Any child who, prior to attaining the age of 18 years, is legally adopted by the Insured after the date of the application.

If more than one Insured Child is named under this Rider, this Rider applies separately to each Insured Child.

The following are excluded as being considered an Insured Child:

1. A child during the first 15 full days after birth;
2. A child who had attained the age of 18 years on or before this Rider's Effective Date; and
3. A child who had attained the age of 18 years on or before the date of adoption.

An Insured Child will cease to be insured under this Rider on the earlier of:

1. The Policy Anniversary nearest the Insured Child's 25th birthday; or
2. Termination of this Rider.

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.

Owner While the Insured is living, the owner of this Rider will be the Owner of the Policy. After the Insured's death, the Owner of this Rider will be the Insured's spouse, if any, while living. After the death of both the Insured and the Insured's spouse, each Insured Child shall be the Owner of any remaining paid-up term insurance on his or her own life.

Rider Date of Expiry The Rider Date of Expiry is the Policy Anniversary nearest the Insured's 65th birthday. The Rider Date of Expiry is not changed by the death of the Insured.

Conversion Options

Conversion Options On the Conversion Date for an Insured Child, the Insured Child's Death Benefit may be converted to a permanent policy on the life of such child. No evidence of insurability will be required. Conversion is subject to the following conditions:

- a. Your Request for conversion and the permanent policy's initial premium must be received at our Service Office Mailing Address on or within 31 days following the Conversion Date;
- b. The permanent policy may be on any single life individual permanent life insurance policy made available by us for the purpose of conversion on the Conversion Date; and
- c. The amount of the permanent policy may be up to 5 times this Rider's Death Benefit subject to a minimum amount pursuant to underwriting guidelines in effect on the Conversion Date.

The premium rate for the permanent policy will use the Insured Child's age nearest birthday on the Conversion Date according to premium rates then in effect. These rates will be based on the Standard Non-Tobacco User rate class. For the converted coverage, the respective time periods of the "Suicide" and "Incontestability" provisions of the permanent policy shall be computed from the later of the Policy's Date of Issue or this Rider's Effective Date. The Policy Date of the permanent policy will be the Conversion Date.

If an Insured Child should die within the 31 days following the Conversion Date and if the requirements for converting the terminated insurance under this Rider have not been completed; we will pay this Rider's Death Benefit in the same manner as if such insurance had not terminated.

General Provisions

Incontestability Except for nonpayment of premium, we will not contest this Rider after it has been In Force during an Insured Child's lifetime for 2 years from the later of the Policy's Date of Issue or the Rider's Effective Date.

We will not contest any increase in this Rider's Death Benefit for 2 years after such increase has been In Force during an Insured Child's lifetime. The basis for contesting an increase in this Rider's Death Benefit will be limited to material misrepresentations made in the supplemental application for the increase.

Suicide If the Insured commits suicide, whether sane or insane, within 2 years of the Policy's Date of Issue, the Rider's Death Benefit will be limited to the sum of this Rider's Monthly Deductions. If the Insured commits suicide, whether sane or insane, within 2 years from the date of any increase in the Rider's Death Benefit, the Rider's Death Benefit with respect to the increase will be limited to the sum of this Rider's Monthly Deductions for the increase.

If an Insured Child commits suicide, whether sane or insane, within 2 years from the later of the Policy's Date of Issue or this Rider's Effective Date, the Rider's Death Benefit will be limited to the sum of this Rider's Monthly Deductions. If an Insured Child commits suicide, whether sane or insane, within 2 years from the date of any increase in the Rider's Death Benefit, the Rider's Death Benefit with respect to the increase will be limited to the sum of this Rider's Monthly Deductions for the increase.

Increases in Death Benefit Upon your Request, one year or more after the Policy and this Rider have been In Force; this Rider's Death Benefit may be increased in 1 Unit increments to a maximum of 10 Units. The increase will be effective on the next Monthly Anniversary Day.

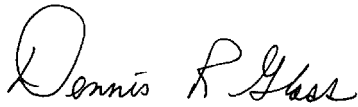
Decreases in Death Benefit Upon your Request, one year or more after the Policy and this Rider have been In Force; this Rider's Death Benefit may be decreased in 1 Unit increments to a minimum of 1 Unit. The decrease will be effective on the next Monthly Anniversary Day.

Reinstatement If the Policy is terminated and reinstated, you may reinstate this Rider as part of your Policy. Such reinstatement will be subject to Evidence of Insurability for each Insured Child and all other terms and conditions of the Policy.

Monthly Deduction There is a monthly charge for this Rider called a Monthly Deduction. This Rider's Monthly Deduction is shown in the Policy Specifications.

Termination This Rider and all rights under it will terminate upon the earliest of the following:

- a. The Policy terminates or is surrendered for its Cash Surrender Value;
- b. The date we receive your Request to terminate this Rider;
- c. Upon the continuation of this Rider under a nonforfeiture option, if any; or
- d. This Rider's Date of Expiry.



President

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