

# The Lincoln National Life Insurance Company

## Extended No-Lapse Minimum Premium Rider

This Rider is a part of the policy (the "Policy") to which it is attached. The effective date of this Rider is the Policy Date. Except as provided below, this Rider is subject to the terms and conditions of the Policy.

This Rider's benefit can ensure that your Policy will remain In Force during the Rider's Coverage Period even if the Cash Surrender Value is insufficient to cover the Monthly Deductions.

Conditions that can impact whether this Rider will provide protection from Lapse include:

- Partial surrenders taken;
- Debt and any new loans; and
- Continued payment of premiums required to satisfy the Extended No-Lapse Minimum Monthly Premium Test.

**No-Lapse Benefit** During the Coverage Period, the Policy will not Lapse according to the Policy's "Grace Period" provision if this Rider is In Force and the Extended No-Lapse Minimum Monthly Premium Test is met.

The Coverage Period, the Extended No-Lapse Minimum Monthly Premium applicable during the Coverage Period, and the Extended No-Lapse Minimum Monthly Premium Test are shown in the Policy Specifications. The Extended No-Lapse Minimum Monthly Premium is due on each Monthly Anniversary Day during the Coverage Period.

If this Rider is actively preventing the Policy from Lapse, Monthly Deductions will be subtracted from the Cash Surrender Value as described in the Policy's "Monthly Deduction" provision however, the Policy will not accumulate a negative Policy Value. If this Rider is not actively preventing the Policy from Lapse, the Cash Surrender Value may be insufficient to keep the Policy In Force unless additional premium is paid.

Increases in Specified Amount for the Policy or any attached Rider, or the addition of Rider(s) may increase the amount of the Extended No-Lapse Minimum Monthly Premium; however, any increase will not extend the Coverage Period. Decreases in the Specified Amount due to either a Requested decrease or a partial surrender will reduce the amount of the Extended No-Lapse Minimum Monthly Premium. Any decrease in the Specified Amount due to acceleration of the death benefit will be treated as a decrease in Specified Amount under this provision. The removal of Riders will have no effect on the amount of the Extended No-Lapse Minimum Monthly Premium.

If a decrease in Specified Amount or removal of Rider(s) results in a decrease in the Guideline Premium, we may have to limit the amount of premiums paid to prevent the Policy from failing to qualify as life insurance under the Internal Revenue Code. If this happens, you may not be able to fund the Extended No-Lapse Minimum Monthly Premium Test and the protection from Lapse will cease. Please refer to the "Termination" provision below.

At the end of the Coverage Period, the Cash Surrender Value may be insufficient to keep the Policy In Force unless additional premium is paid.

**Catch Up Provision** If this Rider is In Force but the Extended No-Lapse Minimum Monthly Premium Test is not met, you may satisfy the test requirements as shown in the Policy Specifications.

### Impact of Rider Benefits on Policy

The addition of this Rider to your Policy will impact the following Policy provisions:

**Grace Period and the Extended No-Lapse Minimum Premium Rider** If on any Monthly Anniversary Day, the Extended No-Lapse Minimum Monthly Premium Test is met, the Policy will not enter the grace period and the Policy will not be subject to termination under the Policy's "Grace Period" provision.

The Policy will enter the grace period if, on any Monthly Anniversary Day:

- a. The Extended No-Lapse Minimum Monthly Premium Test and the Policy's No-Lapse Minimum Premium Test are not met; and
- b. The Cash Surrender Value is less than the Monthly Deduction for the current Policy Month.

We will allow a grace period of 61 days, beginning on the Monthly Anniversary Day the Policy enters the grace period, for payment of the lesser of the following:

- a. If this Rider is In Force, premium payment sufficient to satisfy the Extended No-Lapse Minimum Monthly Premium Test on the Monthly Anniversary Day immediately following the end of the grace period; or
- b. The Net Premium payment stated in the Policy's "Grace Period" provision.

***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.***

We will send Notice to your last known address and to the last known address of any assignee of record at least 31 days before the end of the grace period. The Notice will state the amount of premium as noted above. All coverage under the Policy will Lapse if you do not pay this amount on or before 61 days beginning on the date the Policy enters the grace period. If the Second Death occurs within the grace period, we will deduct any overdue Monthly Deductions from the Death Benefit Proceeds.

If this Rider terminates, the Policy's "Grace Period" provision will apply.

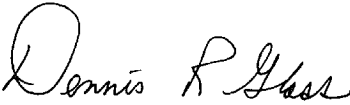
## General Provisions

**Reinstatement** If the Policy terminates and is later reinstated, this Rider will not be reinstated.

**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. The date that continued payment of the Extended No-Lapse Minimum Monthly Premium would result in the Policy failing to qualify as life insurance under the Internal Revenue Code; or
- d. The end of the Coverage Period as shown in the Policy Specifications.

If this Rider terminates, the Policy will continue In Force as long as the Cash Surrender Value is sufficient to cover the Monthly Deductions.

  
Dennis R. Glass  
President

SPECIMEN