

The Lincoln National Life Insurance Company

Supplemental Increase 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.

Supplemental Increase Rider Benefit Provisions

Supplemental Increase Benefit Subject to the "Rider Conditions" provision below, the Policy's Specified Amount will automatically be increased without Evidence of Insurability (a Supplemental Increase) on each Policy Anniversary. The calculation of each Supplemental Increase is described below.

Each Supplemental Increase will be equal to (a) multiplied by (b), where:

- (a) is the Initial Specified Amount; and
- (b) is the Supplemental Increase Benefit percentage as shown in the Policy Specifications.

Please see the "Effect of Supplemental Increases on Policy" provision below for details about additional charges for each Supplemental Increase.

The Threshold Amount and No-Lapse Minimum Monthly Premium are calculated at issue assuming Supplemental Increases to the earlier of the end of the Supplemental Increase Benefit Period or the Maximum Total Specified Amount is reached. If the Rider is terminated prior to the end of the Supplemental Increase Benefit Period or before the Maximum Total Specified Amount is reached, the Threshold Amount and No-Lapse Minimum Monthly Premium will be recalculated to no longer reflect future Supplemental Increases under this Rider.

There are no nonforfeiture values or loan values associated with this Rider.

Rider Conditions In order for you to receive a Supplemental Increase, the following conditions must be met on each Policy Anniversary:

- a. This Rider is In Force;
- b. The Policy is within the Supplemental Increase Benefit Period shown in the Policy Specifications; and
- c. The Policy is not in a grace period.

Effect of Supplemental Increases on Policy Supplemental Increases do not have the same effect on the Policy as requested increases in Specified Amount. A surrender charge will not be applied to a decrease of any Supplemental Increase and additional Monthly Administrative Fees are not added to any Supplemental Increase. The Cost of Insurance Rates will be the same as those used for the Initial Specified Amount however, the Cost of Insurance will increase for each Supplemental Increase because the Policy's Net Amount at Risk (NAAR) will increase.

Order of Decreases in Specified Amount Following a Supplemental Increase If you decrease the Policy's Specified Amount, any decrease in Specified Amount will be deducted in the following order:

- a. from the most recent Specified Amount increase, if any;
- b. successively from the next most recent Specified Amount increase, if any;
- c. from the most recent Supplemental Increase under this Rider, if any;
- d. successively from the next most recent Supplemental Increase under this Rider, if any; and
- e. from the Initial Specified Amount.

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 Provisions

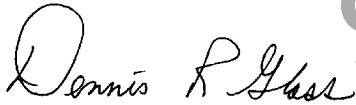
Incontestability Except for nonpayment of premium, this Rider will be incontestable after it has been In Force during the lifetime of both Insureds or the Surviving Insured, as applicable, for 2 years from the Date of Issue shown in the Policy Specifications. This means that we will not use any material misstatement in the application to challenge a claim or contest liability after that time.

Reinstatement If the Policy terminates and is later reinstated, this Rider will be reinstated subject to the Rider's "Termination" provision below.

Termination Unless the Specified Amount is decreased by you, any Supplemental Increase under this Rider will remain In Force until the termination of the Policy.

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 decline to receive a Supplemental Increase under this Rider;
- c. The date we receive your Request to terminate this Rider;
- d. The end of the Supplemental Increase Benefit Period shown in the Policy Specifications;
- e. The Policy Anniversary on which any Supplemental Increase would cause the Policy's Specified Amount to exceed the Maximum Total Specified Amount shown in the Policy Specifications. If this occurs a portion of the Supplemental Increase will be applied up to the Maximum Total Specified Amount and then this Rider will terminate;
- f. The Monthly Anniversary Day on which any increase in Specified Amount requested by you is effective which causes the Policy's Specified Amount to exceed the Maximum Total Specified Amount shown in the Policy Specifications;
- g. If you exercise the Policy's "Change of Plan" provision;
- h. The date of Second Death.



President

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