

LIFE INSURANCE PRODUCT PORTFOLIO AVAILABILITY (as of 4/16/07)

For all producers licensed and appointed to do business with The Lincoln National Life Insurance Company in the states listed below, the following products are available for sale. Not all features are available in all states – variations apply:

STATE	VARIABLE LIFE	UNIVERSAL LIFE	MONEYGUARD	TERM LIFE
Alabama	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Alaska	LVUL ^{ONE} 2005, LVUL ^{CV} -IV , LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Arizona	LVUL ^{ONE} 2005, LVUL ^{CV} -IV , LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Arkansas	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
California	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Colorado	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO

Footnotes:

- (1) Extended Maturity is not available on these products.
- (2) The No-Lapse Provision, Optimal No-Lapse Enhancement Rider and Lapse Protection Rider are called "Coverage Protection" in Illinois.
- (3) The No-Lapse Provision was not approved in these states for these products, and should not be illustrated.
- (4) LNL-II and LSTI are one-year term products.
- (5) Only 10 and 20 year No-Lapse are allowed.
- (6) MoneyGuard, MoneyGuard Flex I, and MoneyGuard Flex II are available on FPP paper only in Minnesota
- (7) Death Benefit Option 3 (DBO 3) is not available on LSVUL-IV in Texas.
- (8) "DBO 3 – Increase by Premium less Policy Factor" is not available in these states for these products, and should not be illustrated. Only "DBO 3 - Increase by Premium" may be selected.

For all states: LGCOL is only available to honor contractual obligations below \$25,000.

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Connecticut	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	See new UPP product grids for product availability	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Delaware	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{LPR} -7 See new UPP product grids for additional product availability	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
DC	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	See new UPP product grids for product availability	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Florida	LVUL ^{ONE} 2005, LVUL ^{CV} -IV (1,3), LVUL ^{DB} -IV (1,3), LSVUL-IV (1,3), LSVUL ^{ONE}	See new UPP product grids for product availability	MoneyGuard® Reserve	GTO (Series 13), LifeStyle Select (1), Lincoln Level, LNL-II (4), LSTI (4), STO
Georgia	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{DB} -2, LSUL ^{DB} See new UPP product grids for additional product availability	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Guam	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{LPR} -7, LUL ^{DB} -2, LSUL ^{DB} See new UPP product grids for additional product availability	Not available	Lincoln Level, LNL-II (4), LSTI (4)

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- (7) Death Benefit Option 3 (DBO 3) is not available on LSVUL-IV in Texas.
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Hawaii	LVUL ^{ONE} 2005, LVUL ^{CV-IV} , LVUL ^{DB-IV} , LSVUL-IV, LSVUL ^{ONE}	LUL ^{LPR-7} , LSUL ^{LPR-6} See new UPP product grids for additional product availability	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Idaho	LVUL ^{ONE} 2005, LVUL ^{CV-IV} , LVUL ^{DB-IV} , LSVUL-IV, LSVUL ^{ONE}	LUL ^{DB-2} , LSUL ^{DB} See new UPP product grids for additional product availability	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Illinois	LVUL ^{ONE} 2005 (2), LVUL ^{CV-IV} (2), LVUL ^{DB-IV} (2), LSVUL-IV (2), LSVUL ^{ONE}	LUL ^{LPR-7} , LSUL ^{LPR-6} (2), LSUL ^{DB} (2) See new UPP product grids for additional product availability	MoneyGuard, MoneyGuard Flex I, MoneyGuard Flex II	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Indiana	LVUL ^{ONE} 2005, LVUL ^{CV-IV} , LVUL ^{DB-IV} , LSVUL-IV, LSVUL ^{ONE}	See new UPP product grids for product availability	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Iowa	LVUL ^{ONE} 2005, LVUL ^{CV-IV} , LVUL ^{DB-IV} , LSVUL-IV, LSVUL ^{ONE}	See new UPP product grids for product availability	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Kansas	LVUL ^{ONE} 2005, LVUL ^{CV-IV} , LVUL ^{DB-IV} , LSVUL-IV, LSVUL ^{ONE}	LUL ^{DB-2} , LSUL ^{DB} See new UPP product grids for additional product availability	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO

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Kentucky	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Louisiana	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{DB} -2, LSUL ^{DB} <i>See new UPP product grids for additional product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Maine	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LSUL ^{LPR} -6 <i>See new UPP product grids for additional product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Maryland	LVUL ^{ONE} 2005, LVUL ^{CV} -IV (3), LVUL ^{DB} -IV (3), LSVUL-IV (3), LSVUL ^{ONE}	LUL ^{LPR} -7 <i>See new UPP product grids for additional product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Massachusetts	LVUL ^{ONE} , LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV	LUL ^{LPR} -6, LSUL ^{LPR} -6 <i>See new UPP product grids for additional product availability</i>	MoneyGuard® Reserve	GTO (Series 13), LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Michigan	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO

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Minnesota	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{LPR} -7 <i>See new UPP product grids for additional product availability</i>	Available on FPP paper only – see footnote (6) below.	GTO (Series 13), LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Mississippi	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{LPR} -6, LSUL ^{LPR} -6, LUL ^{DB} -2, LSUL ^{DB}	<i>MoneyGuard</i> ® Reserve	GTO (Series 13), <i>Lincoln PRO</i> SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Missouri	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{LPR} -7 <i>See new UPP product grids for additional product availability</i>	<i>MoneyGuard</i> ® Reserve	GTO (Series 13), LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Montana	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{LPR} -7, LSUL ^{LPR} -6 <i>See new UPP product grids for additional product availability</i>	<i>MoneyGuard</i> ® Reserve	GTO (Series 13), <i>Lincoln PRO</i> SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Nebraska	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	<i>MoneyGuard</i> ® Reserve	GTO (Series 13), <i>Lincoln PRO</i> SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Nevada	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{LPR} -7, LSUL ^{LPR} -6 <i>See new UPP product grids for additional product availability</i>	<i>MoneyGuard</i> ® Reserve	GTO (Series 13), <i>Lincoln PRO</i> SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO

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New Hampshire	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{DB} -2, LSUL ^{DB} <i>See new UPP product grids for additional product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
New Jersey	LVUL ^{ONE} 2005, LVUL ^{CV} -IV (5), LVUL ^{DB} -IV (5), LSVUL-IV (8), LSVUL ^{ONE}	 <i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
New Mexico	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{DB} -2, LSUL ^{DB} <i>See new UPP product grids for additional product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
North Carolina	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	 <i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
North Dakota	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	 <i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
N. Marianas	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{LPR} -7, LUL ^{DB} -2, LSUL ^{DB} <i>See new UPP product grids for additional product availability</i>	Not available	Lincoln Level, LNL-II (4), LSTI (4)

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Ohio	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Oklahoma	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{DB} -2, LSUL ^{DB} <i>See new UPP product grids for additional product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Oregon	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{DB} -2, LSUL ^{DB} <i>See new UPP product grids for additional product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, LNL-II (4), LSTI (4),STO
Pennsylvania	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV (8) , LSVUL ^{ONE}	LUL ^{LPR} -7, LSUL ^{LPR} -6 (8) <i>See new UPP product grids for additional product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Rhode Island	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
South Carolina	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO

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South Dakota	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Tennessee	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Texas	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV (7), LSVUL ^{ONE}	LSUL ^{LPR} -6, LSUL ^{DB} <i>See new UPP product grids for additional product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Utah	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard, MoneyGuard Flex I, MoneyGuard Flex II	GTO (Series 13), LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Vermont	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{LPR} -7 <i>See new UPP product grids for additional product availability</i>	MoneyGuard, MoneyGuard Flex I, MoneyGuard Flex II	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Virginia	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{DB} -2, LSUL ^{DB} <i>See new UPP product grids for additional product availability</i>	MoneyGuard, MoneyGuard Flex I, MoneyGuard Flex II	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO

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Washington	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	Not available	GTO (Series 13), LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
West Virginia	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Wisconsin	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	LUL ^{LPR-7} <i>See new UPP product grids for additional product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO
Wyoming	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	MoneyGuard® Reserve	GTO (Series 13), Lincoln PRO SM , LifeStyle Select, Lincoln Level, LNL-II (4), LSTI (4), STO

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- (2) The No-Lapse Provision, Optimal No-Lapse Enhancement Rider and Lapse Protection Rider are called "Coverage Protection" in Illinois.
- (3) The No-Lapse Provision was not approved in these states for these products, and should not be illustrated.
- (4) LNL-II and LSTI are one-year term products.
- (5) Only 10 and 20 year No-Lapse are allowed.
- (6) MoneyGuard, MoneyGuard Flex I, and MoneyGuard Flex II are available on FPP paper only in Minnesota
- (7) Death Benefit Option 3 (DBO 3) is not available on LSVUL-IV in Texas.
- (8) "DBO 3 – Increase by Premium less Policy Factor" is not available in these states for these products, and should not be illustrated. Only "DBO 3 - Increase by Premium" may be selected.

For all states: LGCOL is only available to honor contractual obligations below \$25,000.

LIFE INSURANCE PRODUCT PORTFOLIO AVAILABILITY (as of 4/16/07)

For all producers licensed and appointed to do business with Lincoln Life & Annuity Company of New York (LNY), the following products are available for sale:

STATE	VARIABLE LIFE	UNIVERSAL LIFE	MONEYGUARD	TERM LIFE
New York	LVUL ^{ONE} 2005, LVUL ^{CV} -IV, LVUL ^{DB} -IV, LSVUL-IV, LSVUL ^{ONE}	<i>See new UPP product grids for product availability</i>	Not available	GTO (Series 13)

Footnotes:

- (1) Extended Maturity is not available on these products.
- (2) The No-Lapse Provision, Optimal No-Lapse Enhancement Rider and Lapse Protection Rider are called "Coverage Protection" in Illinois.
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