

IRS Per Diem Limits

Lincoln LifeEnhance[®] Accelerated Benefits Rider

For the *Lincoln LifeEnhance*[®] Accelerated Benefits Rider, an optional rider available on select Lincoln life insurance policies for an additional cost, the Per Diem Limit is the maximum daily benefit used in determining the Chronic Illness Maximum Monthly Benefit. The rider pays a portion of the eligible death benefit if the policy owner has been diagnosed as chronically ill or terminally ill. The Internal Revenue Service establishes this Per Diem limit annually on January 1st. Lincoln will use the limit in effect at the beginning of each Benefit Period for the entire Benefit Period.

The Lincoln DesignItSM Illustration Platform’s *LifeEnhance*[®] Accelerated Benefits Rider Chronic Illness Acceleration Report can illustrate an annual inflation adjustment of up to 4% based on the current year Per Diem Limit.

Following are the Per Diem Limits available over the last ten years:

Year	Per Diem Limit
2021	\$400
2020	\$380
2019	\$370
2018	\$360
2017	\$360
2016	\$340
2015	\$330
2014	\$330
2013	\$320
2012	\$310

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