



You're In Charge®

Lincoln WealthAccumulateSM IUL

One solution that evolves as your life changes

A life insurance policy that gives you flexibility for growth, access to cash value, and financial protection



CLIENT GUIDE

Plan to accomplish your financial goals throughout your life with one seamless life insurance policy that offers you all the options you need to help meet a wide range of future possibilities. Alongside protection for your family or your business if you're not there, you get clear choices for growth potential and ways to access that cash value over time.¹

That's what *Lincoln WealthAccumulateSM IUL* can do for you. It's permanent coverage that combines a death benefit to protect what matters most in your life today, as well as growth potential linked to S&P 500 market index performance.² This growth potential can help you build cash value and become a financial resource to use throughout your life. So, you can leave all your options open with one policy that provides:

- ✓ Significant growth opportunities with clear choices to help increase your wealth over time
- ✓ Access to cash value to do the things you want in life
- ✓ Downside protection to help shield you from market losses
- ✓ Financial security for your loved ones or beneficiaries



The flexibility to access your cash value

You can supplement your retirement income and take up to 100% of your policy's cash surrender value¹ at any time to accomplish what you want in life.



Protect your business and your bottom line

You've got a solution with high early cash value for your balance sheet to help you protect your business, your employees and your legacy.

Guarantees are subject to the claims-paying ability of the issuing company.

¹Loans and withdrawals reduce policy value and death benefit, may cause the policy to lapse and may have tax implications.

²Excluding dividends.

Not a deposit	Not FDIC-Insured	May go down in value
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

Insurance products issued by:
The Lincoln National Life Insurance Company

You have a choice of growth and protection options that can live alongside you

To help meet your long-term goals, you can choose from three indexed earning options: Perform, Balance and Conserve. You have the freedom to allocate in one or all three account options, and the flexibility to make changes. Throughout your life, you can react to different market conditions or your changing needs.

Three indexed accounts — all with access to market opportunity and varying levels of protection, so you can benefit from the potential of the S&P 500 Index.



Perform Indexed Account	Balance Indexed Account	Conserve Indexed Account
If you want the greatest return potential	If you prefer moderate growth and more protection	If you're more interested in protection from market losses with guaranteed features
Offers a higher cap, protection from market losses, and the greatest bonus for positive index performance	Offers a higher cap, protection from market losses, and a guaranteed bonus for positive index performance	Offers a lower cap, greater protection from market losses, and a guaranteed bonus regardless of index performance
1% asset-based charge when segment opens	Available at no additional cost	Available at no additional cost

Refer to the [fact sheet](#) for more details.



Capitalize on growth when the market's up. Never take a loss due to market downturns.¹

With all three accounts, when the average S&P 500 Index is up, you'll earn interest up to the cap.² Indexed interest crediting is applied to the average monthly segment balance over the segment period. Even in a declining market, you'll never face a market loss, because you choose a level of protection (a guaranteed floor).

Experience more growth potential

When the S&P 500 Index performance is positive, you also are rewarded with an additional bonus based on the accounts you've chosen.

Enjoy flexibility and control

Your policy gives you the advantage of cap reduction protection with all three indexed accounts. If any of the caps are ever reduced to 6% or lower, Lincoln will waive surrender charges on the policy. It also offers a Dollar Cost Averaging Account and a Fixed Account option if you want added volatility protection and predictable growth.³

Secure added protection

In addition to having the financial security of a death benefit, you can add an Accelerated Death Benefits Rider (ABR) at policy issue. It gives you the assurance of a source of supplemental funds if you would ever develop a permanent chronic or terminal illness.⁴

- There's no waiting period to receive your benefits once eligibility conditions are met.
- Use the money for anything you want — and there are no receipts or reimbursements required.

TERMS TO KNOW

Premium

The payment(s) made into the policy.

S&P 500 Index

The Standard & Poor's 500 (S&P 500) Index includes the top 500 companies in leading industries of the U.S. economy and is considered one of the best representations of the U.S. stock market.

Cap

The rate declared by Lincoln used to determine the maximum credit of S&P 500 Index performance.

Interest bonus

Additional interest that may be credited to your policy based on account allocation.

Floor

Protection from market losses due to negative S&P 500 Index performance by limiting the downside.

Dollar cost averaging

A strategy to help minimize exposure to volatility by moving a portion of your premium into indexed accounts each month.

Fixed Account

This account credits a current rate with a minimum guarantee, not tied to S&P 500 Index performance.

¹Policy charges remain in effect and could reduce your policy value.

²Caps are declared for each indexed account segment at the beginning of the segment year, and once declared will not change. Subsequent rates may differ but will never be less than the guaranteed minimum of 1%.

³Dollar cost averaging cannot guarantee a profit above the guaranteed minimum of the product.

⁴Available for ages 20–80 if you qualify. Subject to certain requirements. Accelerated death benefits may be taxable and may affect public assistance eligibility. Rider and policy terminate when 100% of death benefit is fully accelerated. Other account values are reduced proportionately with each acceleration payment. Additional cost may apply.

Why choose *Lincoln WealthAccumulate*SM IUL?

- 1 Significant growth potential** that can help you meet your financial goals
- 2 Choice** of three indexed account options based on your needs, preferences and/or market changes
- 3 Transparency** so you know what to expect because the benefits and costs are clear
- 4 Flexibility** with access to cash value to help meet life's goals
- 5 The strength of Lincoln Financial Group** For more than 100 years, we've remained committed to helping Americans plan for retirement, prepare for the unexpected, and protect their wealth from taxes, long-term health costs, longevity, inflation, and market risk. We have continued to keep our promises through challenging financial times, including the Great Depression and the Financial Crisis of 2008. Today, more than 17 million Americans rely on us for the knowledge, experience and solutions to help them meet their goals.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

Take charge of your future. Talk with your advisor about meeting your goals with *Lincoln WealthAccumulate*SM IUL.

Important information:

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Distributions are taken through loans and withdrawals, which reduce a policy's cash surrender value and death benefit and may cause the policy to lapse. Loans are not considered income and are tax-free. Withdrawals and surrenders are tax-free up to the cost basis, provided the policy is not a modified endowment contract (MEC).

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