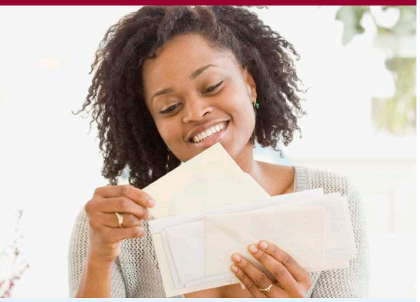
Lincoln Financial Group®
You're In Charge®

Give the gift that keeps on giving

Create a tax-efficient gift for generations in your family

*Lincoln WealthAccumulate*SM IUL

CASE STUDY



Meet Rhonda

Rhonda, age 32, is expecting her first child

Nate and Chloe are her proud parents. They have sufficient income and retirement assets. At this point in their lives, they want to begin to pass on wealth to Rhonda and her baby.

When they meet with their advisor, he suggests that they leverage their annual gift exclusion to provide significant wealth potential to their daughter and grandchild. Each parent can gift up to $15,000 every calendar year without triggering a tax event.

What they can do with their gift is purchase a *Lincoln WealthAccumulate*SM IUL policy for Rhonda. With this one seamless life insurance policy, Rhonda will have the flexibility to meet a wide range of future possibilities.

Parents can do more for their children and grandchildren. They can enjoy seeing their heirs benefit from their generosity with a plan that uses their gifting ability to fund a life insurance policy that offers clear choices for cash value growth opportunities and ways their heirs can access that cash value over time.[1]

Lincoln WealthAccumulate IUL combines death benefit protection and growth potential linked to S&P 500 Index performance,[2] so parents can look forward to their heirs having:

- ✓ Significant growth opportunities with clear choices to help increase wealth over time
- ✓ Access to cash value to do the things they want in life
- ✓ Downside protection to help shield from market losses[3]
- ✓ Financial security for their loved ones or beneficiaries

What Nate and Chloe want to do for Rhonda

Enhance Rhonda's retirement savings	Help Rhonda send her child to college	Give their grandchild a solid financial footing for adulthood

Getting more value for their gifting dollars

So, Nate and Chloe decide to gift $30,000 to Rhonda for 17 years. She will use this gift to pay annual premiums for *Lincoln WealthAccumulate* IUL policy with an initial death benefit of $1,414,427.

They create a gift that keeps on giving

Nate and Chloe's advisor shows them how using this approach has the potential to provide a meaningful gift for their daughter and grandchild.

- $50,000 annually for four years to fund their grandchild's college tuition
- $200,000 down payment on their grandchild's first home
- $4.125 million cash value for Rhonda's retirement

[1]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).
[2]Excluding dividends.
[3]Policy changes remain in effect and could reduce your policy value.

Insurance products issued by:
The Lincoln National Life Insurance Company

A gift of one seamless life insurance policy has the potential to meet future possibilities

*Lincoln WealthAccumulate*SM IUL	End of year	Age of daughter	Age of grandchild
Grandparents' gifting	1	33	1
	5	37	5
	10	42	10
	15	47	15
	16	48	16
	17	49	17
Grandchild's college funding	18	50	18
	19	51	19
	20	52	20
	21	53	21
	22	54	22
	25	57	25
	30	62	30
Grandchild's down payment on a home	31	63	31
	32	64	32
	33	65	33
Daughter's retirement income supplement	34	66	34
	35	67	35
	36	68	36
	37	69	37
	38	70	38
	39	71	39
	40	72	40
	41	73	41
	42	74	42
	43	75	43
	48	80	48
	58	90	58
	63	95	63
Legacy	64	96	64
	65	97	65
	66	98	66
	67	99	67
	68	100	68
	69	101	69
	70	102	70
	71	103	71
	72	104	72
	73	105	73
	78	110	78
	83	115	83
	89	121	89

Assumes female, age 32, preferred plus, minimum non-MEC death benefit with optimal 2-to-1 switch and a one-time decrease in year 18, 6% assumed rate of return with 100% premium allocation into the monthly DCA and 1-Year Point-to-Point Perform Indexed Account, annual participating loans taken in years shown, non-MEC policy design. **Assuming guaranteed charges, 0% return and no loans, policy will lapse in year 42.** Note: Table does not show all years.

Annual premium	Tax-free distributions*	Cash value	Death benefit
$30,000	$0	$0	$1,626,591
$30,000	$0	$88,339	$1,626,591
$30,000	$0	$308,630	$1,723,057
$30,000	$0	$591,929	$2,006,356
$30,000	$0	$660,548	$2,074,975
$30,000	$0	$733,769	$2,148,196
$0	$50,000	$733,404	$1,458,422
$0	$50,000	$733,912	$1,444,862
$0	$50,000	$735,385	$1,431,934
$0	$50,000	$737,928	$1,414,867
$0	$0	$791,656	$1,443,136
$0	$0	$976,761	$1,546,568
$0	$0	$1,383,224	$1,864,136
$0	$200,000	$1,282,560	$1,759,296
$0	$0	$1,378,891	$1,848,686
$0	$0	$1,482,208	$1,941,948
$0	$165,000	$1,428,013	$1,874,194
$0	$165,000	$1,373,497	$1,825,989
$0	$165,000	$1,318,793	$1,776,395
$0	$165,000	$1,264,048	$1,725,370
$0	$165,000	$1,209,427	$1,672,870
$0	$165,000	$1,155,113	$1,618,847
$0	$165,000	$1,101,563	$1,530,542
$0	$165,000	$1,049,126	$1,436,580
$0	$165,000	$998,224	$1,336,630
$0	$165,000	$949,368	$1,230,369
$0	$165,000	$743,945	$1,022,315
$0	$165,000	$667,650	$1,197,645
$0	$0	$934,116	$1,060,835
$0	$0	$975,664	$975,664
$0	$0	$1,019,331	$1,019,331
$0	$0	$1,065,237	$1,065,237
$0	$0	$1,113,512	$1,113,512
$0	$0	$1,164,291	$1,164,291
$0	$0	$1,222,461	$1,222,461
$0	$0	$1,284,128	$1,284,128
$0	$0	$1,349,531	$1,349,531
$0	$0	$1,418,929	$1,418,929
$0	$0	$1,492,600	$1,492,600
$0	$0	$1,936,310	$1,936,310
$0	$0	$2,542,507	$2,542,507
$0	$0	$3,581,876	$3,581,876

*Distributions are taken through loans and withdrawals, which reduce the policy's cash surrender value and death benefit, and may cause the policy to lapse. Loans are not considered income and are tax-free. Interest credited to participating loan debt assumes the crediting rate applied prior to any interest bonus is no more than 1% greater than the guaranteed loan interest charged, regardless of the assumed crediting rate. Actual interest credited to the policy will not be limited by these parameters, and participating loan borrowed values will earn the same credited rate as the unborrowed values.

Why choose *Lincoln WealthAccumulate*℠ 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.

Ask your advisor how you can create the gift that keeps giving with *Lincoln WealthAccumulate* IUL.

Important information:

A MEC policy is one in which the life insurance limits exceed certain high levels of premium or the cumulative premium payments exceed certain amounts specified under the Internal Revenue Code. For policies that are MECs, distributions during the life of the insured, including loans, are first treated as taxable to the extent of income in the contract, and an additional 10% federal income tax may apply for withdrawals made prior to age 59½.

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