



Strengthen your retirement plan

Add indexed universal life insurance to your portfolio for more growth potential and access to cash value

Lincoln WealthAccumulateSM IUL

CASE STUDY



Plan to meet a wide range of future possibilities with one life insurance policy that gives you clear choices for cash value growth opportunities and ways to access your cash value over time.¹ *Lincoln WealthAccumulate* IUL can help you protect what matters most in your life now and achieve your retirement goals by combining death benefit protection and growth potential linked to S&P 500 Index performance.² This policy offers:

- ✓ 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 losses³
- ✓ Financial security for your loved ones or beneficiaries

Meet Dave and Gwen

Both age 50
and in good health
Married, 1 adult son

Dave and Gwen would like to accumulate more, so they have more to spend when they retire. Their son recently moved to the West Coast, so someday they may relocate. Since this couple is still planning for their future, they'd like to keep their options open.

Dave also wants to make sure Gwen is financially secure if he's not there.

When they spoke with their advisor about what's going on in their lives, she suggested that Dave consider a solution with flexibility to meet their changing needs throughout their lives — *Lincoln WealthAccumulate* IUL.

What Dave and Gwen want to look forward to



More portfolio
growth potential



A supplement to
retirement income



Tax advantages

Securing financial flexibility whenever they need it

Dave purchases a *Lincoln WealthAccumulate* IUL policy, paying \$15,000 annual premiums to age 65. Immediately, he protects Gwen, putting sufficient income replacement in place. Dave can also access any cash value that's accumulated over the years.

What's best of all

The cash value he takes through policy loans is income tax-free and won't impact their tax bracket.

¹Distributions 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).

²Excluding dividends.

³Policy charges remain in effect and could reduce your policy value.

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

The cash value Dave takes as distributions continues to grow

That's because Dave chooses to access his cash value using a participating loan. Participating loans offer greater income potential by including all of Dave's policy cash value, even the amount he borrows, in his indexed account growth. That means any amount Dave takes from his policy continues to earn interest as if the money was never withdrawn. This hypothetical example shows how he has tax-efficient cash flow to supplement distributions from his traditional retirement accounts.

His beneficiaries won't need to pay back any loans, because before the death benefit transfers to them, any loan amounts will be deducted.

If Dave's annual crediting rate is	...and he takes annual policy loans at age 66 of	...his 20-year participating loan total is	...and his pretax equivalent internal rate of return on policy cash flow is
Retirement distributions through participating loans*			
6.00%	\$31,497	\$629,940	9.57%
5.00%	\$22,051	\$441,020	6.13%
4.00%	\$12,995	\$259,900	1.28%

This hypothetical example assumes a male, age 50, standard nontobacco, premium paid to age 65, minimum non-MEC death benefit, increasing by cash value death benefit option (with a first-year death benefit of \$274,052) switching to level at age 66, monthly participating loans in years 16 through 35, 35% tax bracket.

*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. **At 0% and current charges, this policy lapses in year 40 with no distributions.**

Talk with your advisor about strengthening your retirement plan with *Lincoln WealthAccumulateSM IUL.*

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

©2018 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-2098256-042318

POD 5/18 Z01

Order code: WA-SRP-FLI001



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.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by The Lincoln National Life Insurance Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by The Lincoln National Life Insurance Company. The Lincoln National Life Insurance Company's product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Lincoln WealthAccumulateSM IUL (2018) is issued on policy form ICC18UL6083/UL6083 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. Limitations and exclusions may apply. Not available in New York. Not for use in Massachusetts.