

# Lincoln WealthAccelerate<sup>SM</sup> IUL

Lincoln WealthAccelerate<sup>SM</sup> is indexed universal life insurance that moves alongside you throughout your life, offering the protection you need, along with the convenience and options you want. It puts you in the driver's seat so you can take control of your financial goals. Consider *Lincoln WealthAccelerate* if you're looking to:

<b>PROTECT</b>  Financial protection for loved ones.	<b>ACCESS</b>  Cash value you can use during your lifetime.	<b>PREPARE</b>  With optional benefits in the event of unexpected health-related expenses.
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## Securing the protection you need can be quick and simple

Lincoln WealthAccelerate IUL can be obtained through a streamlined underwriting experience that allows you to go from application to decision quickly. Talk to your financial professional about our:

- Easy and paperless online process
- Lab-free consideration for healthy clients
- Instant communication of underwriting approval for lab-free cases

### Issue ages and underwriting classes

Class	Ages
Preferred	20–55
Standard (up to table 3)	20–55
Standard smoker (up to table 3)	20–55

Issue age is based on nearest birthday.

The underwriting class is used to group individuals with similar risk characteristics together to set policy rates and costs. The class is determined prior to issue and will be disclosed in the contract.

### Issue coverage amounts

- Minimum coverage amount: \$100,000
- Maximum coverage amount: \$1.5 million

### Premium requirements

Premium amount and payment frequency may vary as long as a sufficient amount is paid to either:

- Maintain positive cash surrender value, or
- Satisfy the 10-year no-lapse guarantee<sup>1</sup>

### Maximum premium payment period

To age 121. If the policy is in-force at the insured's attained age 121, the death benefit option will be set to level and the following changes will occur: No further premiums may be paid, monthly deductions will cease, loans and partial surrenders can continue and loan interest will continue to accrue.

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

**Guarantees are subject to the claims-paying ability of the issuing company. Limitations and conditions apply.**

<sup>1</sup> The policyowner may forgo the potential of building up a significant account value by paying only the premium required to satisfy the no-lapse guarantee. At the end of the no-lapse period, if the account value is insufficient to continue the policy, the client can either make a lump-sum premium payment sufficient to continue the policy, which may be significantly higher than the premiums required to satisfy the no-lapse guarantee, or the policy will lapse.

Insurance products issued by:  
The Lincoln National Life Insurance Company

## Death benefit

- **Death Benefit Option 1** (the death benefit amount you purchased remains level throughout the policy)
- **Death Benefit Option 2** (the death benefit amount you purchased grows by the amount of account value in the policy)

Loans or withdrawals offset death benefits under these two options. The policy allows a death benefit option change after issue, and may cause a partial surrender charge. Underwriting may apply. After the first policy year, you may increase the face amount of any of the two options, subject to proof of insurability. Decreases cannot go below the minimum required face amount. A switch from Option 2 to Option 1 is allowed anytime after policy year five.

## Focus on growth opportunities with options

Account name	S&P 500 <sup>®</sup> Traditional Indexed Account <sup>1</sup>	Fidelity AIM <sup>®</sup> Dividend Indexed Account with Fixed Bonus
Strategy	A basic indexed account, linked to the S&P 500, with a cap, floor and no bonuses or additional charges to understand.	An indexed account linked to a proprietary index managed by Fidelity designed to help control volatility.
Cap <sup>2</sup>	8.50% current (2.00% guaranteed)	N/A
Floor	0.25% (current and guaranteed)	0% (current and guaranteed)
Participation rate <sup>2</sup>	100% (current and guaranteed)	125% current (25% guaranteed)
Bonus <sup>2</sup>	N/A	Account Value Enhancement 1.00% current (0.25% guaranteed)

## Index crediting

The S&P 500 Traditional Indexed Account earns the full point-to-point percentage increase of the S&P 500 Index (excluding dividends) up to a cap declared at the beginning of the segment year and with a guaranteed minimum floor. Indexed interest crediting is applied to the average monthly segment balance over the segment period.

The Fidelity AIM<sup>®</sup> Dividend Indexed Account earns the full point-to-point percentage increase of the proprietary Fidelity Index based on a participation rate declared at the beginning of the segment year. Any Account Value Enhancement is added, at segment maturity if applicable.

<sup>1</sup>Excluding dividends.

<sup>2</sup>Cap, participation rate and bonus are participation rate declared at the beginning of the segment year.

## Why Lincoln Financial Group?

Since 1905, 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. When other companies failed, we remained strong and prospered.

Today, millions of Americans rely on us for the knowledge, experience and solutions to help them meet their goals.

## Access cash value whenever you want – income tax-free

### Access cash value through policy loans<sup>1</sup>

Policyowners may borrow up to 100% of the cash surrender value at any time.

#### Know what to expect with guaranteed loan rates –

Not all loans are the same. Some carriers have variable rate loans that could fluctuate and may not have a maximum charge rate. With Lincoln, you are assured that your loan rate is the same today as it will be in the future.

**Two loan options** – Both give you a guaranteed loan charge rate for greater income stream predictability. You can switch between loan options once per year.

#### Option 1: Fixed loans

The money you borrow is transferred to a collateral account earning a guaranteed crediting rate of 3% in all years.<sup>2</sup>

- Guaranteed loan interest rates charged on borrowed funds:
- 4% for policy years 1 through 10
- 3% for policy years 11 and thereafter
- Zero net cost in policy years 11+

#### Option 2: Participating loans

The money you borrow from your policy account value continues to earn interest as if it were never taken out.

Guaranteed loan interest rates charged on borrowed funds:

- 5% for all years through attained age 121
- 3% thereafter

### Access cash value through policy withdrawals<sup>1,2</sup>

- Minimum = \$500
- Maximum = 100% of cash surrender value less \$500
- Withdrawal cannot decrease the face amount below the minimum required face amount.

An additional charge may apply if the withdrawal reduces the policy's face amount.

<sup>1</sup> Distributions are taken through loans and withdrawals, which reduce a policy's cash surrender value and net 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).

<sup>2</sup> Fixed policy loans and withdrawals, and policy charges are taken from the Fixed Account and, if necessary, in successive order from the Holding Account, DCA Account and the most recently opened indexed account.

### Surrender charges

Charges for the surrender of the policy apply for nine years from the date of issue or increase, and will vary based on age, gender and risk class. They decrease over the nine-year period.

### Charges and fees<sup>2</sup>

- Premium load – Any premium you pay will be assessed a premium load that will be determined by comparing the amount of premiums paid over a one-year period against a threshold amount. Any premium amounts that exceed the threshold amount will be assessed a higher premium load.
- Premium threshold
  - Below threshold: Current and Guaranteed**  
Years 1–5 = 12%    Years 6+ = 5%
  - Above threshold: Current and Guaranteed**  
Years 1–20 = 20%    Years 21+ = 10%
- Monthly administrative charges
  - Policy monthly fee: \$6 (\$72 annually)
  - Per \$1,000 of initial specified amount: Level for the first 7 policy years
- Monthly cost of insurance charge on a per \$1,000 basis applied to the net amount at risk
- Policy value charge: Monthly charge based on a percentage of the policy value that grades down over 10 years

### Our financial strength<sup>3</sup>

The leading ratings agencies, AM Best, Fitch, Moody's and Standard & Poor's, routinely assess the financial strength and stability of our company. We are proud to be recognized for our commitment and financial stewardship with strong ratings and rankings among the leaders in the industry.

<sup>3</sup> The financial strength ratings do not imply approval of any Lincoln product and do not refer to the investment performance of the product, including underlying investment options. Such ratings apply only to the company's financial strength or claims-paying ability. They do not apply to safety or investment performance of any variable product and its underlying investment options. For latest ratings, visit <https://www.lincolfinancial.com/public/aboutus/investorrelations/financialinformation/ratings>.

## Add benefits to meet your unique needs if you're concerned about:

### Policy lapse



**Overloan Protection Rider** — Provides the security of knowing that highly funded, heavily loaned policies will be protected against lapsing in certain situations and makes sure the net death benefit will be no less than \$10,000. There is a charge once the rider is exercised.

### Unexpected healthcare needs



**Lincoln Critical Illness Rider<sup>1</sup>** — Pays a portion of the death benefit as a lump-sum benefit payment, upon occurrence of one of the qualifying events. There is no up-front rider charge; an administrative fee is applied at time of acceleration. For additional details, ask your financial professional.



**Lincoln LifeAssure<sup>®</sup> Accelerated Benefits Rider II<sup>1</sup>** — Pays out all or a portion of the death benefit should the insured have a chronic or terminal illness. There is no up-front rider charge; an administrative fee is applied at time of acceleration. For additional details, ask your financial professional.



**Combination of living benefit riders** — If both *Lincoln LifeAssure<sup>®</sup>* ABR and Lincoln Critical Illness rider are selected on your policy, your lifetime maximum benefit amount for both riders combined is the lesser of the specified amount at time of first claim or \$1,500,000. See contract for more details.

<sup>1</sup>The accelerated death benefit riders may have an additional cost, are subject to eligibility, may be taxable and may affect public assistance eligibility. Limitations and exclusions apply.



**Speak with your financial professional to see how you can be ready for your life changing moments.**

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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 as long as the policy is in-force. Withdrawals and surrenders are tax-free up to the cost basis, provided the policy is not a modified endowment contract (MEC). 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.

#### Important information

Lincoln Financial Group<sup>®</sup> affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult an independent professional as to any tax, accounting, or legal statements made herein.

*Lincoln WealthAccelerate<sup>SM</sup>* IUL is issued on policy form ICC22-UL6093/UL6093 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.**

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**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.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

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