



You're In Charge®

Rates At-A-Glance

Lincoln WealthAccumulate® IUL (2019)

Plan to accomplish your goals throughout your life

One seamless life insurance policy gives you flexibility to help meet your changing needs. Alongside protection for your family or business if you're not there, you get choices for growth opportunities and ways to access the cash value you accumulate over time.¹

See the growth potential based on historical S&P 500 Index performance using different cap and floor combinations.

Lookback period	S&P 500 Index	12.25% current cap 0% guaranteed floor ²	10% current cap 0% guaranteed floor ²	8.75% current cap 1% guaranteed floor ²
50-Year	6.87%	7.22%	6.22%	5.88%
45-Year	7.47%	7.46%	6.41%	6.02%
40-Year	8.74%	7.89%	6.77%	6.31%
35-Year	8.45%	7.90%	6.78%	6.33%
30-Year	8.10%	7.99%	6.89%	6.43%
25-Year	7.49%	7.78%	6.66%	6.23%
20-Year	4.77%	7.31%	6.31%	5.98%
15-Year	7.20%	8.09%	7.00%	6.52%
10-Year	8.77%	8.58%	7.33%	6.76%
5-Year	10.85%	8.95%	7.64%	7.01%
1-Year	12.32%	10.35%	8.67%	7.81%

Lookback rates are based on the average of annually compounded S&P 500 Index Returns (excluding dividends) for the lookback period using segments that mature the 15th of each month, then applying the applicable current cap and guaranteed floor.

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

Lookback durations

Starting with January 15th at the beginning of each lookback period, the credited interest rate is calculated for each cap and floor. Next, a compound annual growth rate is calculated over the entire period. As an example, the 1-year lookback period runs from January 15, 2017 to January 15, 2018. This process is then repeated for all other months always starting with the 15th. The arithmetic average of all 12 calculated compound annual growth rates is the stated lookback rate.

Other features can improve performance

These calculations are solely based on the cap and floor return that would have occurred over each projection period. They do not include any Index Credit Enhancement, Account Value Enhancement, Positive Performance Credit or Asset-based Charge that may apply.

Why choose *Lincoln WealthAccumulate*[®] IUL?

- ✓ **Significant growth potential** that can help you meet your financial goals
- ✓ **Choice of four indexed account options** based on your needs, preferences and/or market changes
- ✓ **Downside protection** to help shield you from market losses
- ✓ **Flexibility** with access to cash value and the ability to have your premiums returned if the market underperforms
- ✓ **The strength of Lincoln Financial Group** with more than 100 years helping Americans plan for retirement, prepare for the unexpected, and protect their wealth from taxes, long-term health costs, longevity, inflation, and market risk

Talk with your advisor about planning for a wide range of future possibilities with *Lincoln WealthAccumulate*[®] IUL.

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¹ Distributions are taken through loans and withdrawals, which reduce a policy's cash 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 your cost basis, provided your 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.

² While indexed accounts are protected by a guaranteed minimum crediting rate, policy charges remain in effect and could reduce the policy value.

What you should know about hypothetical lookback rates:

The lookback rates are for illustrative purposes only, since *Lincoln WealthAccumulate*[®] IUL (2019) was not available during the entire lookback period. The lookback rates are based on the average of annually compounded S&P 500 Index returns (excluding dividends) for the lookback period through 2018, using segments that mature on the 15th of each month, then applying the current cap and guaranteed floor. Actual caps would have been different over the different time periods and varied from time to time within those periods. The lookback rates reflect past S&P 500 Index changes, have no bearing on future changes in the S&P 500 Index, and are not guaranteed. Actual results may be better or worse than shown. Past performance is not indicative of future results.

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Important information:

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