



Lincoln WealthAccumulate® IUL (2019)

Fact sheet

Your life changes. Keep your options open with protection and a choice of growth opportunities to build cash value throughout your life.

Your policy gives you:

- ✓ Significant growth opportunities with choices to help increase your wealth over time
- ✓ Access to cash value to do the things you want in life¹
- ✓ Downside protection to help shield you from market losses²
- ✓ The option to have your premiums returned if the market underperforms³
- ✓ Financial security for your loved ones or beneficiaries

Secure the financial protection you need

Issue ages and classes

	Nontobacco	Tobacco
Preferred plus	20–80	N/A
Preferred	20–80	20–80
Standard	0–85	15–85
Simplified and Guaranteed Issue	20–70	20–70

Through an underwriting program, certain rated cases may be eligible to receive standard rates.

Issue coverage amounts

- **Minimum coverage amount:** \$100,000 (\$25,000 for Guaranteed Issue)
- **Maximum coverage amount:** Subject to individual consideration and underwriting limits

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 guarantee⁴
 - Death benefit increases and rider additions during the guarantee period will increase the premium requirement.
 - Loans and withdrawals reduce the total premiums compared to the premium requirement.
 - Death benefit option changes do not increase the premium requirement.

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

¹ Loans and withdrawals reduce the policy's cash value and death benefit.

² Policy charges remain in effect and could reduce your policy value.

³ Subject to availability and certain requirements.

⁴ The policyowner may forgo the advantage 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 enough to continue the policy, which may be significantly higher than the premiums required to satisfy the no-lapse guarantee, or the policy will lapse.

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.

Death benefit

- **Death Benefit Option 1** (level face amount)
- **Death Benefit Option 2** (face amount plus account value)
- **Death Benefit Option 3** (face amount plus premiums paid less withdrawals)

Loans or withdrawals offset death benefits under these three options. The policy allows a death benefit option change after issue, within certain limits and adjustments. Underwriting may apply. After the first policy year, you may increase the face amount of any of the three options, subject to proof of insurability. Decreases cannot go below the minimum required face amount and may cause a partial surrender charge. A switch from Option 2 or Option 3 to Option 1 is allowed anytime after policy year five.

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		

Capture market growth opportunities with your choice of options

Indexed Account options¹

Four indexed accounts offering upside potential, market downside protection, and locked-in gains			
Perform Plus Indexed Account	Perform Indexed Account	Balance Indexed Account	Conserve Indexed Account
If the highest return potential is more important to you than downside protection	If you want high return potential but with more downside protection	If you want a balanced approach to return potential and downside protection	If downside protection and guarantees are more important to you than return potential
Cap 12.25% current (1% minimum guaranteed)	Cap 10.00% current (1% minimum guaranteed)	Cap 10.00% current (1% minimum guaranteed)	Cap 8.75% current (1% minimum guaranteed)
0% Guaranteed Floor	0% Guaranteed Floor	0% Guaranteed Floor	1% Guaranteed Floor
100% participation rate			
Index Credit Enhancement 56.00% guaranteed	Index Credit Enhancement 56.00% guaranteed	Index Credit Enhancement 28.00% guaranteed	Account Value Enhancement 0.35% guaranteed
Positive Performance Credit Yes	Positive Performance Credit Yes	Positive Performance Credit Yes	Positive Performance Credit No
6% asset-based charge when segment opens	4% asset-based charge when segment opens	2% asset-based charge when segment opens	Available at no additional cost
Downside protection Lowest	Downside protection Low	Downside protection Medium	Downside protection Highest

Cap reduction protection — The surrender charges will be waived if Lincoln announces that the cap will be reduced on any account to 6% or lower.

Index crediting

Each 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. Any Index Credit Enhancement, Positive Performance Credit, or an Account Value Enhancement is added, if applicable. Indexed interest crediting is applied to the average monthly segment balance over the segment period.

Interest bonuses

- **Index Credit Enhancement** — Beginning in year 1, is a multiplier that applies a percentage increase to the performance-based crediting percentages at segment maturity. The current rate is declared at the beginning of the segment year.
- **Positive Performance Credit** — Beginning in year 2, is an additional variable multiplier that may also be added to the Index Credit Enhancement at segment maturity.
- **Account Value Enhancement** — Beginning in year 1, adds a guaranteed bonus at segment maturity based on average monthly segment balance.

Minimize volatility and increase predictability

Dollar Cost Averaging Account

- **Dollar Cost Averaging (DCA) Account²** — An optional account that may help smooth out market fluctuations by systematically transferring a portion of your premium on a monthly basis. For premiums other than 1035 exchanges, the DCA is only available with annual and semiannual payment modes. Minimum premium of \$1,000 is required. This account earns interest on a daily basis at a rate guaranteed to be no less than 1% annually. The current rate is 4%.

Fixed Account options

- **Fixed Account** — Earns interest on a daily basis at a rate guaranteed to be no less than 1% annually. The current rate is 3%.
- **Holding Account** — Temporarily holds funds intended for account allocations until the 15th of each month. Holding Account value includes premiums, premiums from DCA, and funds available for transfer from maturing indexed account segments. Earns interest on a daily basis at a rate guaranteed to be no less than 1% annually. The current rate is 3%.

Interest bonus

Account Value Enhancement

Beginning in year 1, adds a guaranteed bonus credited monthly to the balance of each account on the monthly anniversary day. The interest bonus on the Fixed, Holding and DCA Accounts is a 0.35% annual effective rate.

Allocations

- **Premium allocations** determine how premiums are allocated between the Holding Account and the optional DCA Account.
- **Account allocations** determine how the Holding Account value will be allocated between the indexed accounts and the Fixed Account. The initial allocation date is the 15th day of the calendar month following the date the initial premium is processed. The monthly allocation date is the 15th day of each calendar month thereafter.
- **Matured segment allocations** determine how proceeds from maturing indexed account segments are allocated between the Fixed Account and new indexed account segments.

Enjoy the flexibility to access cash value when you want — and it's income tax-free

Access cash value through policy loans

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 one: Fixed loans

The money you borrow is transferred to a collateral account earning a guaranteed crediting rate of 3% in all years.³ Guaranteed loan interest rates charged on borrowed funds:

- 4% for policy years 1 through 10
- 3% for policy year 11 and thereafter
- Zero net cost in policy year 11+

Option two: 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:

- 5.5% year 1 to age 121
- 3% thereafter

Access cash value through policy withdrawals³

- Withdrawal amounts permitted
 - 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.

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

Illness or disability

- **Lincoln LifeAssure® Accelerated Benefits Rider⁴** — pays out all or a portion of the death benefit to give you a source of tax-advantaged funds to use for any purpose if you have a permanent chronic or terminal illness. At the time of claim, the benefit amount will be reduced and you will be charged a per claim administrative fee. There is no additional upfront cost for this rider.
- **Lincoln LifeEnhance® Accelerated Benefits Rider⁴** — pays out all or a portion of the death benefit to give you a source of tax-advantaged funds to use for any purpose if you have a permanent chronic or terminal illness. You'll also have protection from policy lapse once benefit payments begin. Available at an additional cost.
- **Accelerated Benefits Rider⁴** — pays out a portion of the death benefit if you were to fall terminally ill and need help during a critical illness, or are confined to a nursing home. One-time charge when rider is exercised. There is no additional upfront cost for this rider.
- **Disability Waiver of Monthly Deductions Benefit Rider** — waives the monthly deduction and other charges if you become totally disabled. Available at an additional cost.

Coverage for your children

- **Children's Term Insurance Rider** — offers the choice of insuring your child under your own policy. Available at an additional cost.

Charges and fees³

- **Premium Load** — The Premium Load 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.

Below Threshold: Current and Guaranteed

- Years 1 – 20 = 7.5%
- Years 21+ = 6.0%

Above Threshold: Current and Guaranteed

- Years 1 – 20 = 17.5%
- Years 21+ = 6.0%

- **Monthly administrative charges**
 - Policy monthly fee: \$6 (\$72 annually)
 - Per \$1,000 of initial specified amount: Level for the first 11 policy years
- **Monthly cost of insurance charge** on a per \$1,000 basis applied to the net amount at risk.

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.

Additional protection

- **Supplemental Term Insurance Rider on Primary Insured*** — gives you the flexibility to add additional, convertible level term insurance on the person insured under the base policy.
- **Supplemental Term Insurance Rider on Other Insured*** — gives you the flexibility to add additional, convertible level term insurance for a loved one or business partner.

*Guaranteed Issue not available with these riders. Available at an additional cost.

Market performance

- **Return of Premium Rider** — gives you the option to have premiums returned should the market underperform. It is a one-time opportunity that can be exercised at the end of the 20th policy year. There is no additional upfront cost for this rider.

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 endorsement is exercised.

¹ Current rates for caps and index crediting enhancement are subject to change but will not go below the guaranteed minimums.

² Dollar cost averaging cannot guarantee a profit above the guaranteed minimum of the product.

³ 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.

⁴ Accelerated death benefits may be taxable and may affect public assistance eligibility. Only one accelerated benefits rider is allowed per policy.

Business and premium financing protection

These riders provide an enhanced surrender value for business insurance or premium financing situations. This allows business owners to reposition current company assets to purchase life insurance while minimizing impact to the balance sheet or collateral value to qualify for more premium financing. Subject to certain requirements.

- **Exec Rider** — allows 100% return of premium for 10 years, grading down to 20% by year 14. Subject to a specified policy funding requirement. Available at an additional cost.
- **Surrender Value Enhancement Endorsement** — waives surrender charges. Available for a higher monthly administrative charge per \$1,000 of coverage amount.

Changing insureds

- **Change of Insured Rider** — allows the owner to transfer the basic policy on the life of the original insured for a policy on the life of someone else, pending underwriting. It is available for use in defined benefit plans in businesses with high turnover among nonvested employees and other business applications.

Riders are subject to certain requirements and state availability. Please refer to Lincoln's individual rider fliers for more detailed information.

Life changes. Be ready for it. Ask your advisor about planning to meet your changing needs with *Lincoln WealthAccumulate*[®] Indexed UL.

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

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Important information:

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). 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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