



The power of a historical perspective

See the growth potential of *Lincoln WealthAccumulate*® IUL (2019)

Feel confident about meeting long-term outcomes

When you're planning to help your clients build cash value over time for a retirement income supplement or other financial goals, consider the potential of *Lincoln WealthAccumulate* IUL. This table represents the percentage of time that the cash values projected by the stated illustrated rate would have been achieved over a 25-year projection period using the last 50 years of S&P 500 data (excluding dividends).

Historical likelihood of matching originally illustrated cash values at end of year 25*

	95%	90%	80%	70%	60%
	Illustrated rates				
Perform Plus Indexed Account	6.66%	6.82%	7.03%	7.19%	7.34%
Perform Indexed Account	5.80%	5.92%	6.08%	6.22%	6.35%
Balance Indexed Account	5.85%	5.96%	6.13%	6.26%	6.39%
Conserve Indexed Account	5.61%	5.72%	5.85%	5.96%	6.06%

Example case design

Client: Male, age 40, Preferred nontobacco
Death benefit: \$475,063 with DB02 option
Premium: \$20,000 annual premium for 25 years
Indexed account: 100% Perform Indexed Account

In this hypothetical example, if you run the illustration at 6.08%, there's an 80% historical likelihood that your client would have accumulated \$1,349,256 by the end of year 25.



Consider the cash value potential

Because this historical likelihood table compares the cash values achieved at the end of year 25 for each account, the Balance Indexed Account seems to have greater returns than the Perform Indexed Account. While historically you are more likely to match the cash values achieved by higher returns with the Balance Account, the cash value is less than that of the Perform Account, even when run at higher returns.

Since both the Perform Indexed Account and the Balance Indexed Account have the same cap and floor, the returns appear on the same basis. What drives the difference in projected cash value is that these accounts have different Index Credit Enhancements, Positive Performance Credits, and Asset-based Charges.

*See Page 2 for important details about this chart.

Insurance products issued by:
The Lincoln National Life Insurance Company

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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 losses¹
- ✓ **Flexibility** with access to cash value and the ability to have your premiums returned if the market underperforms²
- ✓ **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.

¹ Policy charges remain in effect and could reduce policy value.

² Subject to availability and certain requirements.

*Due to the introduction of the Positive Performance Credit in the Perform Plus, Perform, and Balance Indexed Accounts, these results can vary based on the insured and premium design assumed. In order to provide a conservative approach that can be assimilated to a wider range of scenarios, the following assumptions were made for each of the projected cash value steps described below: Male age 40, Preferred non-tobacco, \$475,063 DBO2 death benefit, paying an annual premium of \$20,000 for 25 years.

Methodology:

1. S&P 500 Index returns (excluding dividends) from 25-year historical periods over the past 50 years were used to determine the end of year 25 cash values for each historical period.
2. Level rates of return from 3.00% to 12.00% (in 1bps intervals) for a 25-year period were used to determine the end of year 25 cash values for each period.
3. Historical likelihood percentages were calculated using all the historical periods' cash values from step 1. This involved determining the cash value amount that 60% of the scenarios are at or above, 70% are at or above, etc.
4. The illustrated rate was determined for each historical likelihood percentage by identifying the level rate of return scenario from step 2 that matched the cash values to those determined in step 3.

The historical percentages are an indication of S&P 500 Index changes in the past, and 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. An investor cannot directly invest in any index.

For more information or to request an illustration, contact your Lincoln representative.

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