

Coming Soon – Lincoln WealthAccelerateSM IUL

Effective Jan. 23, 2023, subject to state and firm availability, Lincoln Financial Group is pleased to introduce *Lincoln WealthAccelerateSM IUL* to our life insurance portfolio.

Lincoln WealthAccelerateSM IUL is an indexed universal life product with an emphasis on the digital and automated experience, from application to policy management, and a focus on meeting consumers expectations in today’s modern world of instant decisions, exceptional experience, and simplicity.

For middle-income clients who want to accelerate their financial planning with a policy that addresses multiple needs; a foundation of protection, market-based returns, access to assets, and options to prepare for long-term care expenses.

Product Highlights

Securing the Protection You Need Can be Quick and Easy

Lincoln WealthAccelerateSM IUL provides a streamlined product design and underwriting categories:

- Issue ages: 20 – 55
- Face amounts: \$100k - \$1.5M
- Death Benefit options: (1) Level or (2) Increasing by Cash Value
- Underwriting Classes: Preferred NT, Standard NT (up to table 3) and Standard Tobacco (up to table 3).
- Two indexed account options and Long-Term Care riders for additional protection for future needs.

Obtained through a streamlined underwriting experience that can allow you to go from application to decision quickly:

- Easy and paperless online process
- Lab-free consideration for healthy clients
- Instant communication of underwriting approval for lab-free cases
- Before applying, make sure applicant meets these [Pre-Qualifications](#)

Focus on Growth Opportunities and Options

Choice of two indexed account options linked to the Fidelity AIM[®] Dividend Index[#] or the S&P 500[®] Index* (excluding dividends) designed to provide options to help meet clients’ long-term goals based on return potential and downside protection preferences. Policy value can be allocated to one or both account options with the ability to make allocation changes in the future. Current account information is listed below:

	Indexed Account	Guaranteed Minimum Interest Rate (floor)	Current Participation Rate	Current Index Growth Cap	Current Interest Bonuses	Additional Cost
Fidelity AIM[®] Dividend Index	Fixed Bonus ¹	0% guaranteed minimum	140% [†] 25% guaranteed minimum	N/A	1.00% [†] 0.25% guaranteed minimum fixed bonus ³	None
S&P 500[®] Index	Traditional ²	0.25% guaranteed minimum	100% [†] guaranteed minimum	9.50% [†] 2.00% guaranteed minimum	N/A	None

- † Non-Guaranteed Elements (NGE)
- 1 1 Year Point-to-Point Fidelity AIM® Dividend Indexed Account - Fixed Bonus
- 2 1 Year Point-to-Point S&P 500® Traditional Indexed Account
- 3 Account Value Enhancement (AVE)

Access to Cash Value

- 9-year surrender charge period
- Tax free income potential that may provide an additional financial resource or supplement existing retirement income. Choices provide a competitive option in the accumulation/distribution Indexed Universal Life (IUL) marketplace:
 - Withdrawals
 - Fixed and Participating loan options with guaranteed loan charge rates for greater cash flow predictability

New! Protection for the Future in the Event of Illness

Your death benefit can become a living benefit when you need it most. Gain access to the Lincoln Critical Illness Rider or *Lincoln LifeAssure® Accelerated Benefits Rider II* if you become critically ill or have a chronic or terminal illness.

Lincoln Critical Illness Rider

This is an optional rider that can be added for no up-front cost¹. When exercised, this rider will pay a portion of the death benefit as a lump-sum benefit payment upon occurrence of a qualifying catastrophic health condition, as listed below, and Lincoln received documentation from the appropriate type of Physician.

Covered events:

- Heart attack
- Major organ failure/transplant
- End state renal failure
- Coronary artery bypass grafting
- ALS
- Stroke
- Cancer (invasive only)
- Permanent paralysis

Lincoln LifeAssure® Accelerated Benefits Rider II

This is an optional rider that can be added for no up-front cost¹. When exercised, it may accelerate up to 100% of the eligible benefit (up to the lifetime maximum) when Lincoln receives written certification from the appropriate type of Physician that the insured is chronically ill and/or terminally ill.

Covered services

Care at home and in your community	Facility care	Additional care and services
Home health care	Assisted living facility	Alternative care
Adult day care	Nursing home care	Hospice
Transitional care		Care planning
Respite care		Caregiver training
		Non-continual services
		Bed reservation

¹ There is no up-front charge; an administrative fee is applied at time of acceleration

Product Availability

New business applications will be accepted on Jan. 23, 2023, in approved states. [Click here](#) to view the IUL State Availability Grid.

Product will be made available on *iPipeline*® and LFD.com. As a reminder, when new life insurance products become available, *iPipeline*® users must add any new products to their account within iGO and iService. If you have specific questions or need instructions, you can access additional information from the *iPipeline*® [Customer Portal](#).

New Compbuilders will need to be completed in order to sell *Lincoln WealthAccelerate*™ IUL. The new Compbuilders will be located on the Forms Tool on LFG.com. Please call our CARE Center at 800-238-6252, Option 1, Option 1, Option 2 if you need assistance.

Illustration Capabilities

Lincoln DesignIt™ (v59.0E) and WinFlex illustration systems have been updated with illustration capability effective Jan. 23, 2023. If you have an active internet connection, the software will automatically update to include these updates on Jan. 23, 2023.

Rider Availability

The following riders will be available, subject to state availability, on *Lincoln WealthAccelerate*™ IUL:

- Critical Illness Rider
- *Lincoln LifeAssure*® Accelerated Benefits Rider II
- Overloan Protection Rider

Reference Materials

Reference Materials have been created for *Lincoln WealthAccelerate*™ IUL. They will be made available on the various Lincoln producer websites.

Technical Training Guide

- [Lincoln WealthAccelerate](#)™ IUL Product Reference Guide
- [Lincoln WealthAccelerate](#)™ IUL vs. *Lincoln WealthAccumulate*® 2 IUL (2020)
- [Rider Reference Guide](#)

Specimen Contracts

- [Lincoln WealthAccelerate](#)™ IUL
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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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Products and features subject to state availability.

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