

The Lincoln Leader

LIFE INSURANCE

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Coming Soon – *Lincoln WealthPreserve*[®] IUL (2017) – 02/12/18

Effective February 12, 2018, subject to state availability, Lincoln will be introducing the newest member in its indexed UL portfolio, *Lincoln WealthPreserve*[®] IUL (2017) – 02/12/18. Offering the financial security of long term guaranteed death benefit protection and designed with built-in guarantees and flexibility, *Lincoln WealthPreserve*[®] IUL (2017) – 02/12/18 can help you meet your clients' changing needs throughout their life. Your clients can feel confident knowing that their beneficiaries will have the financial security of an asset that transfers to them income tax-free. This product will not be initially available in New York.

Product Highlights

Guaranteed financial protection

- **New!** Extended guaranteed death benefit protection for up to 40 years or to age 90₁ (whichever comes first)
- Guaranteed positive interest crediting with a guaranteed floor of 1% in all years₂
- **New!** A guaranteed minimum indexed account cap of 8.75% for the first 10 policy years
- Guaranteed cap reduction protection in years 11-14 means surrender charges are waived if the indexed account cap is reduced to 6% or lower
- Access to cash value through loans, with guaranteed interest loan charge rates for the duration of the policy₃

Flexibility to keep up with your clients' changing needs

- Policy value growth linked to S&P 500 Index* performance and with the 1.00% guaranteed minimum crediting rate, gains are never lost due to poor market performance₂
- A simple approach to death benefit guarantee catch-up premiums₁ means your client's can pay the intended premium at any time and keep their death benefit guarantee intact

Transparency

- A simple product design with a single point-to-point indexed account and few design decisions to be made
- Growth linked to a popular, trackable market index — the S&P 500 Index*

Secure the added protection of a living benefit

- Choice of chronic care riders
 - **New!** *Lincoln LifeAssure*SM Accelerated Benefits Rider₄ provides a no upfront cost benefit with a discounted benefit upon qualification of a permanent chronic illness (see next article for full description)
 - *Lincoln LifeEnhance*[®] Accelerated Benefits Rider₄ provides access to a known benefit amount for an additional cost, upon qualification of a permanent chronic illness

Optimal Sales Design

- Level pay premium design
- Death Benefit option 1 (level)
- Solve to endow premium
- With the above design, 6% rate of return assumption is expected to satisfy the Extended No-Lapse Rider minimum premium requirement

Rider Availability

The following riders will be available, subject to state availability, on *Lincoln WealthPreserve*® IUL (2017) – 02/12/18:

- Accelerated Benefits Rider (with critical illness)
- Accelerated Benefits Rider (without critical illness)
- *Lincoln LifeAssure*SM Accelerated Benefits Rider
- *Lincoln LifeEnhance*® Accelerated Benefits Rider
- Change of Insured Rider
- Children's Term Rider
- Disability Waiver of Monthly Deductions Benefit Rider
- Extended No-Lapse Minimum Premium Rider
- Overloan Protection Rider
- Supplemental Term Insurance Rider on Primary Insured
- Supplemental Term Insurance Rider on Other Insured

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