



You're In Charge®

Lincoln WealthAccumulate® IUL (2019)

One solution that evolves as your life changes

A life insurance policy that gives you flexibility for growth, access to cash value, and financial protection

CLIENT GUIDE

Accomplish your financial goals throughout your life with one life insurance policy that offers all the options you need to help meet a wide range of future possibilities: protection for your family or your business, choices for growth potential, and ways to access your cash value when you want it.¹

That's what **Lincoln WealthAccumulate Indexed UL** can do for you. It's permanent coverage that combines a death benefit to protect what matters most in your life today, as well as growth potential linked to S&P 500 market index performance.² This growth potential can help you build cash value and become a financial resource to use throughout your life. So, you can leave all your options open with one policy that provides:

- ✓ Significant growth opportunities with choices to help increase your wealth over time
- ✓ Access to cash value to do the things you want in life
- ✓ Downside protection to help shield you from market losses³
- ✓ The option to have your premiums returned if the market underperforms⁴
- ✓ Financial security for your loved ones or beneficiaries



The flexibility to access your cash value

You can supplement your retirement income and take up to 100% of your policy's cash surrender value¹ at any time to accomplish what you want in life.



Protect your business and your bottom line

You can protect your business from the loss of a key employee or establish a solid business succession plan, while also protecting your balance sheet.

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

¹ Loans and withdrawals reduce policy value and death benefit, may cause the policy to lapse and may have tax implications.

² Excluding dividends.

³ Policy charges remain in effect and could reduce your policy value.

⁴ Subject to availability and certain requirements.

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

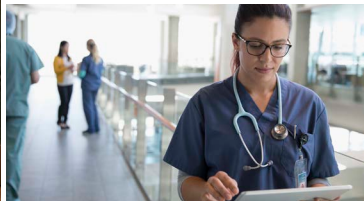
You have a choice of growth and protection options that can live alongside you

To help meet your long-term goals, you can choose from four indexed earning options with the flexibility to allocate in one or all four account options, and the ability to make changes. Throughout your life, you can react to different market conditions or your changing needs.

Four indexed accounts — all with access to market opportunities and varying levels of protection from market losses, so you can benefit from the potential of the S&P 500 Index.

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
Offers the highest cap with a high guaranteed multiplier and the highest bonus for positive performance	Offers a high cap with a high guaranteed multiplier and a high bonus for positive performance	Offers a high cap with a guaranteed multiplier and a bonus for positive performance	Offers a cap with the highest guaranteed floor and a guaranteed bonus regardless of performance
6% asset-based charge when segment opens	4% asset-based charge when segment opens	2% asset-based charge when segment opens	Available at no cost

Refer to the [fact sheet](#) for more details.



Build and preserve wealth, supplement your retirement income, and have the flexibility you want



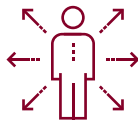
Capitalize on growth when the market's up. Never take a loss due to market downturns.¹

With all four accounts, when the S&P 500 Index is up, you'll earn interest up to the cap.² Even in a declining market, you'll never face a market loss, because you choose a level of protection (a guaranteed floor).



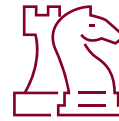
Experience more growth potential

When the S&P 500 Index performance is positive, you also are rewarded with additional bonuses based on the accounts you've chosen.



Enjoy flexibility and control

Your policy gives you the advantage of cap reduction protection with all four indexed accounts. If any of the caps are ever reduced to 6% or lower, Lincoln will waive surrender charges on the policy. And, if you're interested in volatility protection and predictable growth, you can choose a Dollar Cost Averaging and a Fixed Account option.³



Feel confident with an added safety net

With the Return of Premium Rider, you have an option to have your premiums returned should the market underperform. This gives you even more financial protection for your future.



Secure added protection

In addition to having the financial security of a death benefit, you can add an Accelerated Death Benefits Rider (ABR) at policy issue. It gives you the assurance of a source of supplemental funds if you would ever develop a permanent chronic or terminal illness.⁴

- There's no waiting period to receive your benefits once eligibility conditions are met.
- Use the money for anything you want — and there are no receipts or reimbursements required.



Consider premium financing

An option for qualifying clients who are accustomed to leveraging borrowed funds to reach their financial goals. Consider financing your premiums, leveraging a high early cash value to support your collateral.

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

² Caps are declared for each indexed account segment at the beginning of the segment year, and once declared will not change. Subsequent rates may differ but will never be less than the guaranteed minimum of 1%.

³ Dollar cost averaging cannot guarantee a profit above the guaranteed minimum of the product.

⁴ Available for ages 20–80 if you qualify. Subject to certain requirements. Accelerated death benefits may be taxable and may affect public assistance eligibility. Rider and policy terminate when 100% of death benefit is fully accelerated. Other account values are reduced proportionately with each acceleration payment. Additional cost 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** 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.

Life changes. Be ready for it.

Talk with your advisor about planning with *Lincoln WealthAccumulate* IUL.

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May go down in value

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Order code: WA-CLT-FLI001



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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).

Lincoln Financial Group (LFG) does not recommend, endorse, sponsor or otherwise offer Premium Financing. There are risks associated with commercial Premium Financing including but not limited to interest rate risk, additional collateral requirements, additional loan renewal requirements, and risk the lender could become insolvent. In addition, if the policyowner fails to repay the loan based on the terms, the loan could default and the insurance contract could lapse.

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