

# Which IUL product when

Match your clients with the solution that fits their needs.

**Prepare clients for life with a permanent solution that meets multiple needs.** Indexed universal life insurance offers a guaranteed death benefit plus cash value growth potential. Clients get the protection they need while taking advantage of the market through indexed accounts that offer downside protection to shield from market losses. Our IUL suite of products is built for your whole book of business, from individuals with middle-market income to high-net-worth couples or business partners.

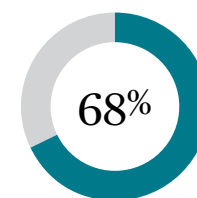
Accumulation-focused IULs		Protection-focused IULs	
Lincoln WealthAccumulate® 2 IUL	Lincoln WealthAccelerate <sup>SM</sup> IUL	Lincoln WealthPreserve® 2 IUL	Lincoln WealthPreserve® 2 SIUL
Accumulation-focused clients who still want a level of protection	Middle-market consumers who want a balance of accumulation and protection	Protection-focused clients who want a guaranteed death benefit	Protection-focused clients/couples who want a guaranteed death benefit

## Take clients beyond protection with living benefits

In addition to guaranteed death benefit protection, an IUL can help clients with:

- The need to build wealth through potential cash value that grows tax-deferred. An income tax-free financial resource through policy loans or withdrawals.<sup>1</sup>
- Business needs through planning strategies that can help business owners recruit, reward and retain top talent.
- Long-term care needs through riders that provide an extra layer of financial protection and some peace of mind.

<sup>1</sup> 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.



of life insurance owners report feeling financially secure compared with 47% of non-owners<sup>2</sup>

<sup>2</sup> "2022 Insurance Barometer Study," <https://www.linra.com/en/research/research-abstracts-public/2022/2022-insurance-barometer/>

Insurance products issued by:  
The Lincoln National Life Insurance Company

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# Aligning the opportunity



## Meet Sam

- A 55-year-old executive living in Hong Kong who has an economic footprint in the U.S.
- Needs tax-advantaged diversification in his portfolio
- Wants to protect his assets and explore growth opportunities
- Understands the concept of leverage

### He's looking for:

A life insurance product that can help him continue to grow and diversify his portfolio with cash accumulation potential, downside protection and tax efficiency. Sam understands the risks and benefits of using a premium finance strategy.

### Sam matches well with:

*Lincoln WealthAccumulate® 2 IUL* because it offers:

- Significant growth potential through a variety of indexed accounts he can adjust as his needs, or the markets, change
- Riders that provide enhanced cash surrender value and lower the overall need for out-of-pocket collateral
- Access to tax-advantaged cash value he can use for whatever, whenever
- A portfolio solution he can manage with his financial professional

### DID YOU KNOW?

In 2021, the number of ultra-high-net-worth individuals in the U.S. grew by 24%.

<https://www.investopedia.com/news/number-millionaires-continues-increase/>



## Meet José

- An active, digitally-savvy 35-year-old building his accounting practice
- Wants to control and access his assets whenever, wherever
- Needs to diversify his assets beyond qualified plans
- Interested in monetizing his health

### He's looking for:

A financial solution that offers a quick and easy application process with the ability to manage his policy post-sale. José is open to simplified life insurance that will offer him growth opportunities with access to cash value. He'd like to lock in his policy while he's still young and healthy while also protecting against any future care needs.

### José matches well with:

*Lincoln WealthAccelerate<sup>SM</sup> IUL* because it offers:

- A fully digital sale experience and post-issue policy access
- Real-Time Offer with the potential for ePolicy delivery in 24 hours
- New terminal, chronic and critical illness riders
- On-demand, self-service policy management

### DID YOU KNOW?

29 million middle-income Americans have an insurance coverage gap.

Source: 2022 Insurance Barometer Study, LIMRA and Life Happens.



## Meet Ann

- A successful real estate company owner
- Wants to protect her business from the financial risk of losing Mark, her key salesperson
- Needs a nonreportable, balance sheet-friendly solution
- Interested in access to her investment assets

### She's looking for:

A life insurance product that will protect her company against the loss of her top performer to a competitor or unexpected death. Ann would like to be sure she has capital to replace profits or cover other expenses like recruitment and training to replace Mark.

### Ann's business needs match well with:

*Lincoln WealthPreserve® 2 IUL* because it offers

- Valuable guaranteed protection with flexibility
- Business continuity through key person coverage
- Access to tax-advantaged cash value to address future planning needs

### DID YOU KNOW?

According to a Lincoln study, 28% of small business owners added life insurance as the top benefit to attract and retain talent as a result of the pandemic.

<https://newsroom.lfg.com/the-business-case-for-benefits.htm>



## Meet Maureen and Ben

- A married couple in their 70s enjoying retirement
- Want to pass along their legacy easily using a gifting strategy
- Biggest need is for death benefit protection
- Concerned about taxation on their estate

### They're looking for:

A life insurance solution that not only offers them death benefit protection, but the ability to pass along their legacy using a gifting strategy. Maureen and Ben have a sizable estate and want to protect it using a tax-advantaged plan.

### Maureen and Ben match well with:

*Lincoln WealthPreserve® 2 SIUL* because it offers

- Guaranteed death benefit protection for two (couples/business partners)
- Tax-advantaged cash value growth potential that may increase the policy's death benefit
- Flexibility to select coverage amount, premium, payment frequency and length of coverage

### DID YOU KNOW?

With the sunset<sup>1</sup> of Tax Cuts & Jobs Act mandates approaching, high-net-worth individuals will lose nearly half of their current gifting capacity.

<sup>1</sup>For 2023 the amount sits at \$12.92M per individual. The sunset stipulates that the amount would reset to \$5M plus inflation based on chained CPI beginning in 2026, which current estimates fall in the range of roughly \$6.8M. Source: <https://news.bloombergtax.com/tax-insights-and-commentary/four-more-years-for-the-heightened-gift-and-tax-estate-exclusion>

# How we simplify the sale

## IUL Solution Suite

Solutions	<i>Lincoln WealthAccumulate</i> ® 2 IUL	<i>Lincoln WealthAccelerate</i> SM IUL	<i>Lincoln WealthPreserve</i> ® 2 IUL	<i>Lincoln WealthPreserve</i> ® 2 SIUL
WHO	Accumulation-focused clients who still want a level of protection	Middle-market consumers who want a balance of accumulation and protection	Protection-focused clients who want a guaranteed death benefit	Protection-focused clients/ couples who want a guaranteed death benefit
WHAT	Death benefit protection plus tax-advantaged cash value growth opportunities through indexed accounts and access to cash value	Simplified policy and process plus tax-advantaged cash value growth opportunities through indexed accounts and access to cash value with access to their assets through new chronic and critical illness riders	Built for clients who want valuable guaranteed protection with flexibility	Built for couples or business partners who want valuable guaranteed protection with flexibility
HOW	<i>LincXpress</i> ; Traditional and Digital submission options	Fully Digital/Automated	<i>LincXpress</i> ; Traditional and Digital submission options	<i>LincXpress</i> ; Traditional and Digital submission options



Clients can gain access to the advantages of indexed universal life with a simplified application process through *LincXpress*® and Real-Time Offer. Some may even qualify for lab-free underwriting. Throughout the experience, Lincoln will help support you and your clients pre-sale and post-sale.

## Your partner for life

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. Today, millions of Americans rely on us for the knowledge, experience and solutions to help them meet their goals.



Learn more about meeting clients' needs with an indexed universal life solution. Contact your Lincoln representative today.

### Important information

#### Issuer:

The Lincoln National Life Insurance Company (Fort Wayne, IN). **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

**All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.** They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

In some states, contract terms are set out and coverage may be provided in the form of certificates issued under a group policy issued by The Lincoln National Life Insurance Company to a group life insurance trust.

Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability.

Riders are available at an additional cost (as a one-time charge when exercised, or ongoing), and are subject to state availability.

Lincoln does not provide tax or legal advice, and clients should consult with their own tax and legal professionals.

Distributions and access to cash value through loans and withdrawals will reduce the policy's cash value and death benefit, may cause the policy to lapse and may have tax consequences. 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).

Accelerated death benefits may be taxable and may affect public assistance eligibility.

#### Distributor:

Lincoln Financial Distributors, Inc., a broker-dealer

#### Policies:

*Lincoln WealthAccelerate*<sup>SM</sup> IUL policy form ICC22-UL6093/UL6093 and state variations. Not available in NY.

*Lincoln WealthAccumulate*<sup>®</sup> 2 IUL (2020) policy form ICC20UL6092/UL6092 and state variations. Not available in NY.

*Lincoln WealthPreserve*<sup>®</sup> 2 IUL (2020) policy form ICC20UL6091/UL6091 and state variations. Not available in NY.

*Lincoln WealthPreserve*<sup>®</sup> 2 SIUL (2022) policy form ICC22SUL6094 and state variations. Not available in NY.

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