

Lincoln WealthAccelerateSM IUL helps you plan proactively with protection options

Lincoln WealthAccelerate IUL is permanent indexed universal life insurance that moves alongside you throughout your life, offering the protection you need along with the convenience and options you want. You're working hard to create a life for your family. Talk to your financial professional about a policy that can help to add security for now and the future.

Protection for the future in the event of illness

Your death benefit can become a living benefit when you need it most. You can choose to add options like the Lincoln Critical Illness Rider or *Lincoln LifeAssure*[®] Accelerated Benefits Rider II if you become critically ill or have a chronic or terminal illness.



\$115,106

is the national average annual cost of care in
a private room of a skilled nursing facility!¹

Understanding living benefits

Life insurance isn't just about protecting your loved ones. The right policy can also provide living benefits that can help you throughout your lifetime and set the course for a more comfortable retirement. You can build in long-term care and chronic illness protection by adding a rider to your permanent life policy. It provides an extra layer of financial protection and peace of mind when preparing for short-term or long-term care needs.

¹ LTCG, "2021 Lincoln Financial Cost of Care Survey," March 2022, www.whatcarecosts.com/lincoln. For a printed copy, call 877-ASK-LINCOLN

A look at short-term or long-term care needs

When you purchase your *Lincoln WealthAccelerate* IUL policy, you have access to two living benefit riders that protect the insured from short- and long-term healthcare expenses. This includes coverage for:

A **terminal illness** is when the insured has been certified by a licensed health care practitioner that an illness or physical condition has reduced the insured's life expectancy to 12 months or less.

A **critical illness** is when the insured is diagnosed with a qualifying catastrophic health condition and Lincoln receives documentation from the appropriate type of physician.

A **chronic illness** is when the insured is either unable to perform at least two activities of daily living due to a loss of functional capacity or requires substantial supervision due to severe cognitive impairment.



ACTIVITIES OF DAILY LIVING

- Eating
- Dressing
- Bathing
- Toileting
- Transferring
- Continence

When you need long-term care and do not have a dedicated funding solution, it is estimated your annual withdrawal retirement savings rate could jump from **5% to 11%**¹

What does planning do?

- ✓ Helps protect my hard-earned savings
- ✓ Gives me more control over decisions affecting me and the freedom to choose my care preferences
- ✓ Provides my loved ones resources and support to manage care
- ✓ Helps me feel more confident about the future
- ✓ Ensures my assets are passed to my loved ones

¹VerstaResearch, "2020 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," August 2020. <http://visit.lfg.com/MG-VRST-PPT001>. For a printed copy, call 877-ASK-LINCOLN.

Lincoln WealthAccelerateSM IUL offers two options for you to consider:

Lincoln LifeAssure[®] Accelerated Benefits Rider II

This is an optional rider that you can add to your policy for no up-front cost.¹ 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.^{2,3}

Benefits can be used for any of the insured's needs including, but not limited to:



Care at home and in your community

- Home health care
- Adult day care
- Transitional care
- Respite care



Additional care and services

- Alternative care
- Hospice
- Care planning
- Caregiver training
- Non-continual services
- Bed reservation



Facility care

- Assisted living facility
- Nursing home care

Lincoln Critical Illness Rider

This is an optional rider that you can add to your policy for no up-front cost.⁴ 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.⁵



Payment

A payment of a portion of the policy death benefit will be issued upon the occurrence of one of the qualifying events shown below, while the policy and the rider are in-force.



Covered events

- | | |
|--|--|
| <ul style="list-style-type: none"> ▪ Heart attack ▪ Major organ failure/transplant ▪ End state renal failure ▪ Coronary artery bypass grafting | <ul style="list-style-type: none"> ▪ ALS ▪ Stroke ▪ Cancer (invasive only) ▪ Permanent paralysis |
|--|--|

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

² Lifetime maximum of \$1.5M (gross). Please refer to your insurance contract or financial professional for specific details on this rider.

³ The death benefit and other account values decrease proportionally with each acceleration payment.

⁴ There is an administrative charge of \$250.00 at time of claim, deducted from the Critical Illness benefit payment. Please refer to your insurance contract or financial professional for specific details on this rider.

⁵ The death benefit and other account values decrease proportionally with each acceleration payment.



Talk with your financial professional about planning for your future with *Lincoln WealthAccelerateSM IUL* and the optional riders it offers.

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

Combination of living benefits

If both *Lincoln LifeAssure[®] ABR II* and Lincoln Critical Illness Rider are selected on your policy, your lifetime maximum benefit amount for both riders combined is the lesser of the specified amount at time of first claim or \$1,500,000. See contract for more details.

Other impacts

If any additional riders are attached to your Policy, this rider may have an impact on any benefits provided under the other riders. Once acceleration has begun, you cannot make any Death Benefit Option or face amount changes. When acceleration begins, any outstanding Participating Loan balance will automatically be converted to a Fixed Loan. Refer to the Understanding Your Illustration section on Loans for more information regarding Fixed and Participating Loans.

Monthly deductions will still occur unless waived under another policy rider or benefit provision. Once acceleration begins, you should request an in-force illustration.

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Order code: **WAC-RIDER-FLI001**

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It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

