Built to Perform, Focused on Growth

Lincoln WealthBuilder℠ Indexed Universal Life, featuring the next generation of S&P 500® indexed accounts

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

Insurance products issued by:
The Lincoln National Life Insurance Company

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Tap into greater growth opportunities

Offering clients the right balance of protection and performance is important for them to reach their goals — and for you to grow your business. *Lincoln WealthBuilder*SM is a powerful accumulation-focused indexed universal life (IUL) product that offers many opportunities to help capture upside potential. It's built for clients to diversify their financial portfolio with more growth opportunities, and less risk due to the 0% floor.

This solution is driven by indexes based on the S&P 500® in an insurance product, that actively manages exposure to limit extreme highs and lows with enhanced volatility targets. By combining protected risk with growth potential, you can offer clients greater opportunities with this tax-advantaged solution.

Who could this solution work for?

High-net-worth, accumulation-focused clients between the ages of 35-55, including business owners and foreign nationals.

See what's driving the performance of Lincoln's IULs

Indexed accounts are the engine of IUL performance, because within the policy, interest is credited based on the performance of the indexed accounts chosen. Enhanced Volatility Controlled Indexes (VCIs) are financial indexes designed to manage market volatility while aiming to provide stable returns. They offer a mixture of volatility mitigation with growth opportunities to help deliver better outcomes for clients.

The key benefits of VCIs in Lincoln's IUL:

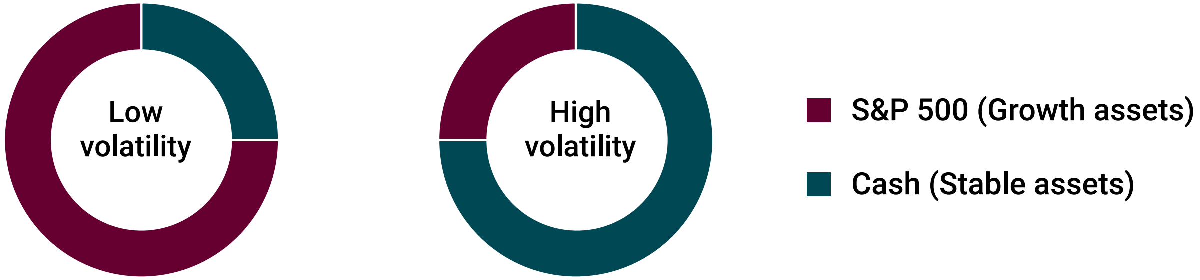
- **Cap, floor and participation rates:** Enhanced VCIs often come with higher participation rates and cap structures, which may allow policyholders to benefit more directly from the index's performance. Like all IUL policies, these accounts offer a floor to protect from negative returns.
- **Volatility management:** Designed for smoother performance, even during turbulent markets, these indices adjust their allocation based on current market conditions.
- **Enhanced growth potential**: By including a mix of volatility controls, enhanced VCIs aim to capture growth opportunities while minimizing downside risks.
- **Leveraged technology:** Enhanced VCIs often use advanced technology to make real-time adjustments, sometimes multiple times a day, to take advantage of market changes.
- **Risk-adjusted returns:** The goal is not just growth, but superior risk-adjusted returns, offering a balanced blend of performance and protection.

Volatility management with the simplicity and transparency of the S&P 500

Why use the S&P 500? With more than 65 years of live index history, the S&P 500 is widely regarded as the best single gauge of U.S. large-cap equities. Its constituents span all 11 GICS® sectors and cover approximately 80% of U.S. equity market capitalization. The 500™ supports a large and robust trading ecosystem, including index futures and options, which generated USD 271 trillion in index equivalent trading volume in 2022.[1]

Managing risk with controlled market exposure

A volatility-controlled index tracks a group of traded assets in various classes by actively managing exposure, limiting extreme highs and lows by maintaining a set volatility target using mathematical algorithms.[2]



Growth assets will increase during low volatility

Stable assets will increase during high volatility

What does the research say?

88% of consumers don't want to sacrifice growth opportunities when investing in protection products[3]

[1] S&P Dow Jones Indices, "The S&P 500 Dynamic Intraday TCA Index: The Next Generation of Volatility Management Is Here," 2025, https://www.spglobal.com/spdji/en/documents/brochure/brochure-sp-500-dynamic-intraday-tca-index.pdf.

[2] The following is for educational purposes only and is not necessarily reflective of the construct of the VCIs offered

[3] Lincoln Financial, Consumer Sentiment Tracker, November 2024.

Index insights for informed decisions

Gain a deeper understanding of our enhanced S&P 500-based VCIs – plus access to additional indexed accounts, including options from Fidelity AIM®.

The new generation of enhanced VCIs

S&P 500*	S&P 500® Daily Risk Control – 10% VCI	S&P 500® Dynamic Intraday TCA – 15% VCI
Allows risk-averse clients to take advantage of the upside potential tied to the S&P 500	Designed to provide exposure to the S&P 500 while seeking a more stable experience by targeting a volatility level of 10%	Designed to provide exposure to the S&P 500 by using an intraday risk control with a 15% volatility target, adapting to market shifts through 13 daily observation windows.
Key features: • Simple non-VCI indexed account	Key features: • Offers live historical performance experience dating back to 2009 • Targets 10% volatility level • Max equity exposure: 150% • Average equity exposure: 75%[1] • Potential rebalancing frequency per day: 1(2-day lag)	Key features: • Offers live historical performance experience dating back to 2023 • Intraday market adaptability • Targets 15% volatility level • Max equity exposure: 250% • Average equity exposure: 125%[1] • Potential rebalancing frequency per day: up to 13 (daily)
Indexed account details: • Ticker for S&P 500: SPX • Growth potential with high cap • 0% floor • Guaranteed minimum 100% participation rate • Available in 1-year and 2-year durations	Indexed account details: • Ticker for S&P 500 DRC 10% ER: SPXT10UE • Increased growth potential with highest cap • 0% floor • Guaranteed minimum 100% participation rate • Available in 1-year and 2-year durations • Multiplier rider available for 1-year duration only	Indexed account details: • Ticker for S&P 500 Dynamic Intraday: SPFDYNI • Increased growth potential with higher caps • 0% floor • Guaranteed minimum 100% participation rate • Available in 1-year and 2-year durations • Offers a high cap and fixed bonus option • Multiplier rider available for 1-year duration only

The policy receives a credited interest amount based on the indexed account's performance over a set period of time. It is subject to the applicable cap, floor and participation rate, and any applicable multiplier and/or bonus. It is not possible to invest directly in an index.

[1] Average equity exposure from 9/2010 – 2/2025

Review all the indexed accounts offered, including options from Fidelity AIM >>

Show clients how flexible options can help drive upside potential

We've heard that clients want simplified solutions with differentiators that deliver performance. The index accounts offered with *Lincoln WealthBuilder*SM IUL are centered around indices based on the S&P 500 your clients are comfortable with. Enhanced VCIs within *Lincoln WealthBuilder* offer a higher cap and participation rate than the base S&P 500, making it a differentiator in the market.

Top ways clients can use *Lincoln WealthBuilder*:

- Help accumulate more wealth
- Death benefit protection for loved ones
- Supplement retirement income
- Diversify portfolios for tax advantages
- Retention strategies for business owners

Add options that matter to clients:

Multiplier rider – Performance Multiplier Rider, allowing them to turn on and off additional upside potential for eligible accounts, at an additional cost.

Multiyear option – Leverage 2-year account options with higher caps and participation rates to increase the upside potential.

Supporting you before, during and after the sale

Why partner with Lincoln? Because we support you with our robust portfolio of products, a dedicated team of experts, and a digital-first process. As your partner, we offer support before, during and after the sale. We want to help your clients to reach their financial goals and your business to be successful. Ready to see how we help you do this?

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Explore everything *Lincoln WealthBuilder*℠ here – [visit our digital experience](#).

Set your clients up for growth by connecting with your dedicated Lincoln wholesaler today.

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The Fidelity AIM® Dividend Index (FIDAIMDN) was created in 2019 for Lincoln. The Index methodology was created based on historical data of the Index components.
[The methodology is available here.](#)

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