



# Lincoln WealthBuilder<sup>SM</sup> ECV IUL fact sheet

As part of our Elite Indexed Universal Life Portfolio, *Lincoln WealthBuilder<sup>SM</sup> ECV IUL* offers a dynamic blend of protection and growth potential. This life insurance product is designed to accumulate high early cash value to help you meet your financial goals, like premium financing and business insurance needs. Benefit from:

- **High early cash value:** in addition to death benefit protection, you can benefit from built-in elevated early cash values, or through options offered with the Early Cash Value Endorsement (ECVE) options<sup>1</sup>
- **Managed market volatility through Indexed Account options:** built-in protection from market volatility and instability, while offering options that may be better positioned for upside gains than traditional Indexed Accounts<sup>2</sup>
- **Tax-advantaged growth potential:** tax-deferred cash value accumulation, with access to that value tax-free, provided the policy is not a modified endowment contract<sup>3</sup>

## Secure the financial protection you need

### Issue ages and classes

Class	Nontobacco	Tobacco
Preferred plus	Ages 20–70	N/A
Preferred	Ages 20–70	Ages 20–70
Standard	Ages 20–70	Ages 20–70

The age used is based on the client's age as of their nearest birthday. (Ages 71–75 may be considered on a case-by-case basis)

### Issue coverage amounts

- Minimum coverage amount: \$100,000
- Maximum coverage amount: Subject to individual consideration and underwriting limits

### Premium requirements

Premium amount and frequency may vary as long as a sufficient amount is paid to either:

- Maintain positive cash surrender value, or
- Cover the 10-year no-lapse guarantee<sup>4</sup>

### Premium payment period

If the policy is in-force at the insured's attained age 121, the death benefit option will be set to level and the following changes will occur: No further premiums may be paid, monthly deductions will cease, loans and partial surrenders can continue and loan interest will continue to accrue.

Indexed universal life insurance does not directly participate in any stock or equity investments.

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

Lincoln Financial (LF) does not recommend, endorse, sponsor, or otherwise offer Premium Financing. LFG does not have an agreement with any Premium Financing organization, is not a party to the loan agreement, and does not receive any form of compensation from any financing arrangement. 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.

<sup>1</sup> Benefits are non-guaranteed and based on policy performance. <sup>2</sup> Growth is not guaranteed. <sup>3</sup> Provided the policy is not a MEC, modified endowment contract. Access is through loans and withdrawals that will reduce the policy's death benefit and cash value, may cause the policy to lapse and may have tax consequences.

<sup>4</sup> The policyowner may choose to forgo the advantage of building up a significant account value by paying only the premium required to satisfy the no-lapse guarantee. At the end of the no-lapse period, if the account value is insufficient to continue the policy, the client can either make a lump-sum premium payment sufficient enough to continue the policy, which may be significantly higher than the premiums required to satisfy the no-lapse guarantee, or the policy will lapse.

### Death benefit

- **Death Benefit Option 1** (level specified amount)
- **Death Benefit Option 2** (specified amount plus account value)
- **Death Benefit Option 3** (specified amount plus premiums paid)

Loans or withdrawals offset death benefits under these three options. The policy allows a death benefit option change after issue, within certain limits and adjustments. Underwriting may apply. After the first policy year, you may increase the specified amount of any of the three options, subject to proof of insurability. Decreases cannot go below the minimum required specified amount and may cause a partial surrender charge. A switch from Option 2 or Option 3 to Option 1 is allowed any time after policy year five.

### Index crediting

Each S&P 500® Indexed Account receives a credited interest rate based on the point-to-point (PTP) percentage increase of the S&P 500®. The interest credited applies a participation rate up to the cap declared at the beginning of the segment year and with a floor, account value enhancement (AVE), if any, and any multiplier rate applied.

- **Index crediting based on the S&P index**
  - **The S&P 500® Dynamic Intraday TCA – 15% VCI Indexed Account** receives a credited interest rate based on the point-to-point (PTP) percentage increase of the S&P 500® Dynamic Intraday TCA Index. The interest credited applies a participation rate up to the cap declared at the beginning of the segment year and with a floor, and account value enhancement (AVE), if any applied.
  - **The S&P 500® Daily Risk Control – 10% VCI Indexed Account** receives a credited interest rate based on the point-to-point (PTP) percentage increase of the S&P 500® Daily Risk Control 10% Index. The interest credited applies a participation rate up to the cap declared at the beginning of the segment year and subject to a floor.
- **Index crediting based on Fidelity AIM Dividend Index**
  - **The Fidelity AIM® Dividend – 5% VCI 1-year Fixed Bonus** earns a portion of the point-to-point (PTP) percentage increase of the proprietary Fidelity Index based on a participation rate declared at the beginning of the segment year. The interest credited is up to the cap declared at the beginning of the segment year and is subject to any floor, account value enhancement (AVE), and multiplier rate applied.

## Focus on potential growth opportunities

Options	Indexed Account	Current Participation Rate <sup>1,2</sup>	Current Growth Cap <sup>1,2</sup> (2% guaranteed minimum)	Current Floor <sup>1,3</sup>	Current Account Value Enhancement <sup>1</sup> (0.25% guaranteed minimum)
1-Year PTP Fixed Bonus Options	S&P 500 Dynamic Intraday TCA – 15% VCI w/ Fixed Bonus	100% (100% guaranteed min)	12.75%	0%	0.75%
	Fidelity AIM® Dividend – 5% VCI Fixed Bonus	180% (25% guaranteed min)	N/A	0%	1.00%
1-Year PTP Options	S&P 500 Traditional	101% (100% guaranteed min)	11.50%	0%	N/A
	S&P 500 Dynamic Intraday TCA – 15% VCI	113% (100% guaranteed min)	15.50%	0%	N/A
	S&P 500 Daily Risk Control –10% VCI	130% (100% guaranteed min)	18.50%	0%	N/A

Current as of 05/12/2025.

### Interest bonuses

**Account Value Enhancement** – Beginning in year 1, adds a minimum guaranteed bonus at segment maturity based on average monthly segment balance.

<sup>1</sup> Non-Guaranteed Elements (NGE).

<sup>2</sup> Current rates for participation rates and caps are subject to change but will not go below the guaranteed minimums.

<sup>3</sup> While Indexed Accounts are protected by a guaranteed minimum interest rate, policy charges remain in effect and would reduce the policy value.

## Consider the potential of the Multiplier Rider

The Multiplier Rider is an optional rider that you can add to your *Lincoln WealthBuilder*<sup>SM</sup> ECV IUL policy. The rider can only be added at issue, but it can be turned on and off to provide additional upside potential for eligible accounts, for a charge, while maintaining access to the full portfolio.

Eligible Indexed Accounts	Option 1 Off	Option 2 Performance Multiplier (20% guaranteed min)	Option 3 Enhanced Performance Multiplier (40% guaranteed min)
	Charge: 0%	Charge: 2% (current and guaranteed)	Charge: 4% (current and guaranteed)
1-Yr S&P 500 Dynamic Intraday TCA – 15% VCI w/ Fixed Bonus	Multiplier: 0%	Multiplier: 45%	Multiplier: 90%
1-Yr Fidelity AIM® Dividend – 5% VCI w/ Fixed Bonus	Multiplier: 0%	Multiplier: 48%	Multiplier: 96%
1-Yr S&P 500 Traditional Indexed Account	Multiplier: 0%	Multiplier: 33%	Multiplier: 66%
1-Yr S&P 500 Dynamic Intraday TCA – 15% VCI	Multiplier: 0%	Multiplier: 38%	Multiplier: 76%
1-Yr S&P 500 Daily Risk Control – 10% VCI	Multiplier: 0%	Multiplier: 38%	Multiplier: 76%

Current as of 05/12/2025.

**Multiplier Rate** is declared prior to the start of an index segment and, if elected, increases the performance-based crediting percentages at segment maturity on Eligible Indexed Accounts. The **Multiplier charge** is taken from each eligible Indexed Account segment on the segment start date.

## Mitigate volatility and increase predictability

- **Dollar Cost Averaging (DCA) Account**<sup>1</sup> – An optional account that may help smooth out market fluctuations by systematically transferring a portion of your premium monthly. For premiums other than 1035 exchanges, only available with annual and semiannual payment modes. Minimum premium of \$1,000 is required. This account earns interest at a rate guaranteed to be no less than 1% annually. The current rate is 4.5%.
- **Fixed Account**<sup>1</sup> – Earns interest daily at a rate guaranteed to be no less than 1% annually. The current rate is 3.5%.
- **Holding Account**<sup>1</sup> – Temporarily holds funds intended for account allocations until the 15th of each month. Holding Account value includes premiums, premiums from DCA and funds available for transfer from maturing Indexed Account segments. Earns interest daily at a rate guaranteed to be no less than 1% annually. The current rate is 3.5%.

<sup>1</sup>Non-Guaranteed Elements (NGE).

## Allocations

- **Premium allocations** determine how premiums are allocated between the Holding Account and the optional DCA Account.
- **Account allocations** determine how the Holding Account value will be allocated between the Indexed Accounts and the Fixed Account. The initial allocation date is the 15th day of the calendar month following the date the initial premium is processed. The monthly allocation date is the 15th day of each calendar month thereafter.
- **Maturing segment allocations** determine how proceeds from maturing Indexed Account segments are allocated between the Fixed Account and new Indexed Account segments.

## Access cash value through policy loans – income tax-free<sup>1</sup>

**Know what to expect with guaranteed loan rates** – Not all loans are the same. Variable rate loans could fluctuate and may not have a maximum charge rate. Guaranteed rate loans assure that your loan rate is the same today as it will be in the future.

**Two loan options** – Both give you a guaranteed loan charge rate and, you can switch between loan options once per policy year after 12 months have elapsed from the date of the most recent loan. Values for fixed and indexed loans are taken from the fixed, holding and DCA accounts then proportionally from any open indexed segments.

### Option 1: Fixed Loans

The money you borrow is transferred to a collateral account to provide a more predictable income stream, earning a guaranteed crediting rate of 3% in all years.

Guaranteed loan interest rates charged on borrowed funds:

- 4% for policy years 1 through 10
- 3% for policy years 11 and thereafter
- Zero net cost in policy years 11+

### Option 2: Indexed Loans

To allow you to continue participating in the indexes, the money you borrow is transferred to indexed loan account(s) and continues to earn interest based on the performance of the selected Indexed Loan Account(s).

Guaranteed loan interest rates charged on borrowed funds:

- 5.50% for years 1 through attained age 121
- 3% after attained age 121

<sup>1</sup> Provided the policy is not a modified endowment contract (MEC). If policy is a MEC, income taxes will apply, as well as a possible tax penalty.

## Indexed loan account options

Options	Indexed Account <sup>1</sup>	Current Participation Rate <sup>1,2</sup>	Current Growth Cap <sup>1,2</sup> (3% guaranteed minimum)	Current Floor <sup>1,3</sup>	Current Account Value Enhancement <sup>1</sup> (0.25% guaranteed minimum)
1-Year PTP Fixed Bonus Options	S&P 500 Dynamic Intraday TCA – 15% VCI w/ Fixed Bonus	100% (100% guaranteed min)	12.00%	0%	0.75%
	Fidelity AIM® Dividend – 5% VCI w/ Fixed Bonus	180% (35% guaranteed min)	NA	0%	1.00%
1-Year PTP Options	S&P 500 Traditional	100% (100% guaranteed min)	9.25%	0%	0.65%
	S&P 500 Dynamic Intraday TCA –15% VCI	113% (100% guaranteed min)	15.50%	0%	N/A
	S&P 500 Daily Risk Control –10% VCI	130% (100% guaranteed min)	18.50%	0%	N/A

Current as of 05/12/2025.

### Access cash value through policy withdrawals<sup>4</sup>

- Minimum = \$500
- Maximum = 100% of cash surrender value less \$500
- Withdrawal cannot decrease the face amount below the minimum required face amount.

An additional charge may apply if the withdrawal reduces the policy's face amount.

### Surrender charges

Charges for the surrender of the policy apply for nine years from the date of issue or increase, and will vary based on age, gender and risk class. They decrease over the nine-year period. Please note that there are no surrender charges for Early Cash Value Endorsement Options 1 and 2. See your policy for complete information.

### Charges and fees<sup>1</sup>

- **Premium load** – the premium load will be determined by comparing the amount of premiums paid over a one-year period against a threshold amount. Any premium amounts that exceed the threshold amount may be assessed a higher premium load.

#### Base policy and ECVE Option 1

- **Below premium threshold:**  
Years 1–20: 9%, years 21+: 5% (current)  
Years 1–20: 12%, years 21+: 5% (guaranteed)
- **Above premium threshold:**  
Years 1–20: 9%, years 21+: 5% (current)  
Years 1–20: 20%, years 21+: 10% (guaranteed)

#### Base policy and ECVE Option 2

- **Below premium threshold:**  
Year 1: 3%, year 2: 5%, years 3–20: 9%  
Years 21+: 5% (current)  
Years 1–20: 12%, years 21+: 5% (guaranteed)
- **Above premium threshold:**  
Year 1: 3%, year 2: 5%, years 3–20: 9%  
Years 21+: 5% (current)  
Years 1–20: 20%, years 21+: 10% (guaranteed)

<sup>1</sup> Non-Guaranteed Elements (NGE).

<sup>2</sup> Current rates for participation rates and caps are subject to change but will not go below the guaranteed minimums.

<sup>3</sup> While Indexed Accounts are protected by a guaranteed minimum interest rate, policy charges remain in effect and would reduce the policy value.

<sup>4</sup> Withdrawals and loans reduce the cash surrender value and death benefit; may cause the policy to lapse and may have tax consequences.

- **Monthly administrative charges**
  - Per policy expense charge \$6 per month to age 100 (guaranteed)
  - Per \$1,000 of initial specified amount: Level for the first 12 policy years from the date of issue or increase. Varies by DBO and ECVE option.
- **Cost of insurance charges:** Based on 2017 CSO Tables and charged to attained age 121.
- **Policy value charge:** Part of the monthly deduction and tied to the account balance each month. The current charge is 0%; or 0.10% per month from years 2–6 for ECVE option 2.

## Benefits to fit your unique needs

**High early cash value options.** This product offers three options to benefit from high early cash value through the base product and Early Cash Value Endorsement (ECVE) options.

- **Lincoln WealthBuilder ECV IUL base product:** Reduces surrender charges during the policy's initial surrender charge period.
- **ECVE Option 1:** No policy surrender charges during the policy's initial surrender charge period, with an updated policy charge schedule.
- **ECVE Option 2:** No policy surrender charges during the policy's initial surrender charge period, with an alternative premium load and policy charge schedule.

### Illness or disability

- **Lincoln LifeAssure® Accelerated Benefits Rider II** — provides policyholders access to a portion of their death benefit if they are diagnosed with a qualifying chronic illness or condition.

### Policy lapse

- **Enhanced Overloan Protection Endorsement** — provides the security of knowing that highly funded, heavily loaned policies will be protected against lapsing in certain situations and makes sure the net death benefit will be no less than \$10,000.

### Performance options

- **Multiplier rider** — must be selected at issue. If turned on, applies a percentage increase to the performance-based crediting percentages at segment maturity of eligible Indexed Accounts.

### Changing insureds

- **Change of Insured Rider** — allows the owner to transfer the basic policy on the life of the original insured for a policy on the life of someone else, pending underwriting. It is available for use in defined benefit plans in businesses with high turnover among nonvested employees and other business applications.

<sup>1</sup> Assumes a max funded, minimum death benefit policy design.

Riders are subject to certain requirements and state availability. Please refer to Lincoln's individual rider flyers for more detailed information.



Your tomorrow.  
Our priority.™



Ask your financial professional how you can add *Lincoln WealthBuilder*™ ECV IUL to your plans for life.

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

©2025 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-7805542-040125

POD ADA 5/25 Z01

Order code: WBE-FACT-FST001

**Important information**

Lincoln Financial® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent professional as to any tax, accounting or legal statements made herein.

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 generally not a modified endowment contract (MEC). A MEC policy is one in which the life insurance limits exceed certain high levels of premium or the cumulative premium payments exceed certain amounts specified under the Internal Revenue Code. For policies that are MECs, distributions during the life of the insured, including loans, are first treated as taxable to the extent of income in the contract, and an additional 10% federal income tax may apply for withdrawals made prior to age 59½.

The S&P 500® Index, S&P 500® Dynamic Intraday TCA Index, and S&P 500® Daily Risk Control 10% Index ("Indexes") and associated data are a product of S&P Dow Jones Indices LLC, its affiliates and/or their licensors and has been licensed for use by Lincoln Financial, 2024 S&P Dow Jones Indices LLC, its affiliates and/or their licensors. All rights reserved. Redistribution or reproduction in whole or in part are prohibited without written permission of S&P Dow Jones Indices LLC. For more information on any of S&P Dow Jones Indices LLC's indices, please visit [www.spdji.com](http://www.spdji.com). S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("SPFS") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Neither S&P Dow Jones Indices LLC, SPFS, Dow Jones, their affiliates nor their licensors ("S&P DJI") make any representation or warranty, express or implied, as to the ability of any index to accurately represent the asset class or market sector that it purports to represent and S&P DJI shall have no liability for any errors, omissions, or interruptions of any index or the data included therein.

Please refer to your policy or additional marketing material for more detailed information on your Indexed Accounts.

The S&P 500® Index is a price index and does not reflect dividends paid on the underlying stock. It is not possible to invest directly in an index.

The S&P 500® Dynamic Intraday TCA Index methodology was created based on historical data of the Index components. The methodology is available [here](#).

The S&P 500® Daily Risk Control 10% Index methodology was created based on historical data of the Index components. The methodology is available [here](#).

**The Fidelity AIM® Dividend Index (the "Index") is a product of Fidelity Product Services LLC ("FPS") and has been licensed for use by The Lincoln National Life Insurance Company and its affiliates and reinsurers ("Lincoln"). Fidelity is a registered trademark of FMR LLC. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs of Lincoln or any Lincoln life insurance owner.** Lincoln exercises sole discretion in determining whether and how the life insurance will be linked to the value of the Index. FPS does not provide investment advice to owners of the life insurance, and in no event shall any Lincoln life insurance policyowner be deemed to be a client of FPS. Neither FPS nor any third party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, Index or market performance, life insurance generally or the Lincoln life insurance in particular, and Lincoln life insurance is not sold, sponsored, endorsed or promoted by FPS or any other third party involved in, or related to, making or compiling the Index (including the Index calculation agent, as applicable). FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular use; does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto; and assumes no liability for errors, omissions, or interruptions of the Fidelity AIM® Dividend Index.

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

*Lincoln WealthBuilder*™ ECV IUL is issued on policy ICC25-UL6098/25-UL6098 and state variations, with the Enhanced Cash Value Endorsement on Form ICC25ECVE-7127/25ECVE-7127, Change of Insured Rider, form number J-5760; Early Cash Value Endorsement, form numbers ICC25ECVE-7127/25ECVE-7127 with ICC25-UL6098-ECV1/25-UL6098-ECV1 or ICC25-UL6098-ECV2/25-UL6098-ECV2; Accelerated Death Benefits Rider for Chronic Illness and Terminal Illness, form numbers ICC22LAABR-7104/22LAABR-7104; Performance Multiplier Rider, form numbers ICC24PMR-7126/24PMR-7126 state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **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.

Limitations and exclusions may apply. Not for use in New York..