



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

Throughout your lifetime, one of the most important things you can build is wealth. *Lincoln WealthBuilder* Indexed Universal Life (IUL) offers a dynamic blend of protection and growth potential, empowering you to help achieve financial goals with confidence. See how this solution can set the foundation for the life you want to build with:

- **Protection plus potential:** death benefit protection with the ability to accumulate cash value through Indexed Accounts
- **Managed market volatility through Indexed Account options:** built-in protection to help protect against market volatility, even during periods of instability with the opportunity to capture more on the upside compared to traditional Indexed Accounts<sup>1</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>2</sup>

## Secure the financial protection you need

### Issue ages and classes

Class	Nontobacco	Tobacco
Preferred plus	Ages 20 – 80	N/A
Preferred	Ages 20 – 80	Ages 20 – 80
Standard	Ages 0 – 80	Ages 15 – 80
Simplified and Guaranteed Issue	Ages 20 – 70	Ages 20 – 70

The age used is based on the client's age as of their nearest birthday.

### Issue coverage amounts

- Minimum coverage amount: \$100,000 (\$25,000 for Guaranteed Issue)
- Maximum coverage amount: Subject to individual consideration and underwriting limits

**INVESTMENT AND INSURANCE PRODUCTS ARE:**

- NOT FDIC-INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

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.**

<sup>1</sup> Growth is not guaranteed.

<sup>2</sup> Provided the policy is not a MEC, modified endowment control. 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.

## 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>3</sup>
  - Death benefit increases and rider additions during the guarantee period will increase the premium requirement.
  - Loans and withdrawals reduce the total premiums compared to the premium requirement.
  - Death benefit option changes do not increase the premium requirement.

## 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.

## 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 less withdrawals)

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 The 500™. The interest credited applies a participation rate up 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 and Fidelity AIM Dividend Index

**The S&P 500® Dynamic Intraday TCA – 15% Volatility-Controlled Index (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.

**The Fidelity AIM® Dividend Indexed Account** 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.

<sup>3</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.

## 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
2-Year PTP Options	S&P 500 Traditional	103% (100% guaranteed min)	26.00%	0%	N/A
	S&P 500 Dynamic Intraday TCA – 15% VCI	130% (100% guaranteed min)	35.00%	0%	N/A
	S&P 500 Daily Risk Control –10% VCI	150% (100% guaranteed min)	45.00%	0%	N/A

Current as of 03/10/2025.

<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> IUL policy. 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 Charge: 0%	Option 2 Performance Multiplier (20% guaranteed min) Charge: 2% (current and guaranteed)	Option 3 Enhanced Performance Multiplier (40% guaranteed min) 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 03/10/2025.

**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 rider must be elected at the time of issue**, but the options can be turned on and off monthly. Only applies to eligible 1-year Indexed Accounts.

### Interest bonuses

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

## Minimize 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 whenever you want – income tax-free<sup>1</sup>

### Access cash value through policy loans

**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 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%	1.25%
	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%	0.75%
	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 03/10/2025.

## 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.

## 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.
  - **Below premium threshold:**  
Years 1 – 20: 9%, years 21+: 5% (current)  
Years 1 – 20: 12%, years 21+: 5% (guaranteed)
  - **Above threshold:**  
Years 1 – 20: 9%, years 21+: 5% (current)  
Years 1 – 20: 20%, years 21+: 10% (guaranteed)
- **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 10 policy years from the date of issue or increase
- **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. Current charge 0%.

<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.

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

## Benefits to fit your unique needs

### Illness or disability

- **Accelerated Benefits Riders for Chronic or Long-Term Care Protection**<sup>1</sup> — pays out all or a portion of the death benefit should the insured have a chronic or terminal illness or qualify for long-term care expense protection. For additional details, ask your financial professional what options may be available.
- **Accelerated Benefits Rider**<sup>1</sup> — pays out a portion of the death benefit if you were to fall terminally ill and need help during a critical illness or are confined to a nursing home. One-time charge when rider is exercised. There is no additional upfront cost for this rider.
- **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.
- **Disability Waiver of Monthly Deductions Benefit Rider** — waives the monthly deduction and other charges if you become totally disabled. Available at an additional cost.

### Coverage for your children

- **Children's Term Insurance Rider** — offers the choice of insuring your child under your own policy. Available at an additional cost.

### 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. There is a charge once the rider is exercised.

### 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.

### Business protection

This rider provides an enhanced surrender value for business insurance situations. This allows business owners to reposition current company assets to purchase life insurance while minimizing impact to the balance sheet. Subject to certain requirements.

- **Lincoln Enhanced Value® Rider** — provides 100% return of premium benefit options for 7 years, grading down beginning in year 4. Subject to policy funding requirement.

### 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> Accelerated death benefit riders may have an additional cost, are subject to eligibility, may be taxable and may affect public assistance eligibility. Limitations and exclusions apply.

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*™ 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

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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](#).

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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](#).

*Lincoln WealthBuilder*™ IUL – 02/10/2025 issued on policy form ICC24-UL6097/24-UL6097, Accelerated Benefits Rider (J-387, J-388), Accelerated Death Benefit for Long-Term Care Services Rider (ICC19LTC-7059/LTC-7059) Disability Waiver of Monthly Deduction Rider (J-371), Children's Term Rider (ICC17CTR-7036/CTR-7036), Change of Insured Rider (J-5760), Overloan Protection Rider LR616; *Lincoln Enhanced Value*® Rider; ICC19EVR-7089/19EVR-7089; Surrender Value Enhancement Endorsement ICC15END-7026/END-7026 w/ICC20UL6092-2/UL6092-2, Multiplier Rider on Rider Form (ICC24PMR-7126/24PMR-7126) and 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.**

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