



Lincoln WealthProtectorSM IUL fact sheet

Built for protection and long-term value, *Lincoln WealthProtector*SM Indexed Universal Life (IUL) offers a powerful combination of security and flexibility. As part of our *Elite Indexed*SM Universal Life Portfolio, this protection-focused product provides growth potential and tax advantages by combining:

- **Tax-free death benefit protection:** take advantage of a policy that offers long-term growth potential and offers a legacy in the form of a tax-free death benefit.¹
- **Indexed Account options for growth potential:** choose from traditional industry accounts or new S&P-based enhanced volatility controlled options with higher volatility targets than seen in the industry to take advantage of upside potential.²
- **Downside and lapse protection benefits:** a guaranteed 0% floor shields policy values from market losses while no-lapse options ensure your coverage stays in place.²

Secure the financial protection you need

Issue ages and classes

Class	Nontobacco	Tobacco
Preferred Plus	20 – 80	N/A
Preferred	20 – 80	20 – 80
Standard	0 – 80	15 – 80

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

Issue coverage amounts

- Minimum coverage amount: \$100,000
- 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.

¹ Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). Estate and local taxes may apply. The death benefit would be reduced by any loans account balance, withdrawals and benefits paid.

² Growth is not guaranteed. While Indexed Accounts are protected by a guaranteed minimum interest rate, policy charges remain in effect and may reduce the policy value.

Policy lapse protection

Extended No-Lapse Rider II (ENLR II) Allows you to customize your guarantee duration based on needs and funding strategy. During the Extended No-Lapse Coverage Period, the policy will continue in-force even if the Surrender Value is not sufficient to cover the monthly deduction.

- The duration of the Extended No-Lapse Coverage Period is impacted by the amount and timing of premium payments and other policy changes made by the owner, such as withdrawals, loans, or changes in death benefit amount.
- The rider is only available when Death Benefit Option 1 is selected and must be elected at issue.

Base no-lapse 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 15-year no-lapse guarantee¹
 - 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 can 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)

Loan account values and 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.

How index crediting works

Index crediting in your Indexed Accounts determines the interest credited to your policy based on the change in value of a chosen market index over a specified time frame (**segment period**). The calculation uses a **point-to-point (PTP)** method which compares the index value at the start and end of the segment.

1. **At the start of a segment period**, a participation rate, cap, floor, and any account value enhancement (AVE) are declared.
2. **At the end of segment period**, we calculate the point-to-point (PTP) percentage change in the chosen index.
3. **The change in the index value is adjusted** by the participation rate, cap, and floor, and any AVE is added.
4. **Your policy Holding Account is credited** with the resulting interest.

If the Multiplier Rider is elected at issue and is turned on, the eligible Indexed Account receives an increased credit percentage based on a rate that is declared prior to the start of a segment period. A charge applies when the rider is turned on.

¹ 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 policy will lapse.

Indexed Accounts available including volatility-controlled indexes (VCIs)

	Indexed Account	Current Participation Rate ^{1,2}	Current Growth Cap ^{1,2} (2% guaranteed minimum)	Current Floor ^{1,3}	Current Account Value Enhancement ¹ (0.25% guaranteed minimum)
1-Year Options with Fixed Bonus	S&P 500® Dynamic Intraday TCA – 15% VCI with Fixed Bonus	100% (100% guaranteed min)	11.50%	0%	1.00%
	Fidelity AIM® Dividend – 5% VCI with Fixed Bonus	170% (25% guaranteed min)	N/A	0%	1.25%
1-Year Options	S&P 500® Traditional	100% (100% guaranteed min)	11.50%	0%	N/A
	S&P 500® Dynamic Intraday TCA – 15% VCI	123% (100% guaranteed min)	14.50%	0%	N/A
	S&P 500® Daily Risk Control –10% VCI	136% (100% guaranteed min)	17.50%	0%	N/A
2-Year Options	S&P 500® Traditional	106% (100% guaranteed min)	25.00%	0%	N/A
	S&P 500® Dynamic Intraday TCA – 15% VCI	135% (100% guaranteed min)	33.00%	0%	N/A
	S&P 500® Daily Risk Control – 10% VCI	155% (100% guaranteed min)	40.00%	0%	N/A

Current as of 02/17/2026.

¹ Non-Guaranteed Elements (NGE).

² Current rates are subject to change but will not go below the guaranteed minimums.

³ While Indexed Accounts are protected by a guaranteed minimum interest rate, policy charges remain in effect and may 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 WealthProtector*SM IUL policy. It can be turned on and off to provide additional upside potential for eligible accounts. There is a charge only when the rider is turned on.

	Option 1 Off	Option 2 Performance Multiplier 20% guaranteed minimum	Option 3 Enhanced Performance Multiplier 40% guaranteed minimum
Eligible Indexed Accounts¹	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%

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. When the rider is switched on a charge is taken from the segment on the segment start date. There is a risk of loss if the segment credit is less than the charge deducted.

Interest bonuses

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

Policy Value Bonus – Beginning in year 1, for applicable accounts, adds a guaranteed annual bonus of 1.5% in later years, calculated from the average monthly policy value over the previous year (excluding any loan amounts). This bonus is designed to reward long-term commitment and is available when Death Benefit Option 1 is selected at issue of the policy.

Help minimize volatility

- **Dollar Cost Averaging (DCA) Account²** – 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% annual rate credited daily. The current rate is 4.5%.
- **Fixed Account** – Earns interest daily at a rate guaranteed to be no less than 1% annually. The current rate is 3.5%.
- **Holding Account** – 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%.

¹ 2-year Indexed Accounts and Indexed Loan Accounts are not eligible.

² Dollar cost averaging cannot guarantee a profit.

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 loans¹

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 market performance, the money you borrow is transferred to an 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

¹ Policy loans, and related interest, reduce the net death benefit.

Indexed Loan Account options

	Indexed Account	Current Participation Rate ^{1,2}	Current Growth Cap ^{1,2} (3% guaranteed minimum)	Current Floor ^{1,3}	Current Account Value Enhancement ¹ (0.25% guaranteed minimum)
Fixed Bonus Options	S&P 500® Dynamic Intraday TCA – 15% VCI w/Fixed Bonus	100% (100% guaranteed min)	11.50%	0%	1.00%
	Fidelity AIM® Dividend – 5% VCI w/ Fixed Bonus	170% (35% guaranteed min)	N/A	0%	1.25%
1 Year Options	S&P 500® Traditional	100% (100% guaranteed min)	11.50%	0%	N/A
	S&P 500® Dynamic Intraday TCA – 15% VCI	123% (100% guaranteed min)	14.50%	0%	N/A
	S&P 500® Daily Risk Control –10% VCI	136% (100% guaranteed min)	17.50%	0%	N/A

Access cash value through policy withdrawals⁴

- 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 fees¹

- **Premium load**
Current:
 - Years 1 – 5: 12%
 - Years 6 – 10: 10%
 - Years 11+: 5%
- **Monthly administrative charges**
 - Per policy expense charge \$6 per month to attained age 100
 - 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 0.10% per month in years 1 – 10.

¹ Non-Guaranteed Elements (NGE).

² Current rates are subject to change but will not go below the guaranteed minimums. Current rates as of 02/17/2026.

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

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

Choose benefits to fit your needs

Illness or disability

Terminal Illness Accelerated Benefits Rider (TIABR)¹ — pays a portion of the Face Amount as a one-time lump sum upon certification of a terminal illness diagnosis, subject to the terms of the rider. There is no additional upfront cost for this rider.

Chronic Illness Rider¹ — pays a portion, or all, of the policy's death benefit to the policyholder (subject to the lifetime maximum) upon certification of a temporary or permanent chronic illness. There is no additional upfront cost for this rider. The rider may be added post-issue subject to underwriting.

Waiver of Monthly Deduction Rider — waives the monthly deductions for the base policy and select rider 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. Available at no additional cost.

Extended No-Lapse Rider II — Allows for customization of your policy guarantee duration based on needs and funding strategy. During the Extended No-Lapse Coverage Period, the policy will continue in-force even if the Surrender Value is not sufficient to cover the monthly deduction. Available at no additional cost for the rider and can be added only when Death Benefit Option 1 is chosen at issue of the policy.

Performance

Multiplier rider — must be selected at issue and an additional cost applies if turned on. The rider applies a percentage increase to the performance-based crediting percentages at segment maturity of eligible Indexed Accounts.

¹ 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.



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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.

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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 WealthProtector™ IUL – issued on policy form ICC25-UL6099/25-UL6099, Terminal Illness Accelerated Death Benefits Rider (ICC25TIABR-7131/25TIABR-7131), Chronic Illness Rider (ICC22LAABR-7104/22LAABR-7104), Children's Term Insurance Rider (ICC25CTR-7129/25CTR-7129), Enhanced Overloan Protection Endorsement (EOPE)(24END-7120)(ICC24END-7120), Extended No-Lapse Rider II (ICC25ENLR-7130/25ENLR-7130), Performance Multiplier Rider (ICC24PMR-7126/24PMR-7126), Waiver of Monthly Deductions Benefit Rider (ICC25WMDR-7128/25WMDR-7128) 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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It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

Products, riders and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

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