



Built for protection. Designed for Life.

Lincoln WealthProtectorSM IUL

Introducing a product that offers a powerful blend of both security and flexibility.

Lincoln WealthProtectorSM IUL – a part of the Lincoln Elite IndexedSM Universal Life Portfolio – is a protection-focused product that offers death benefit protection, growth potential and long-term policy value. Built with options to meet changing needs through life, Lincoln WealthProtector offers the potential for cash value growth through customizable Indexed Account options.

Lincoln WealthProtector IUL allows you to:



Protect what matters most to you

- Use the Extended No-Lapse Rider II to customize your guarantee duration (up to age 100) based on your needs and funding strategy
- Transfer wealth effectively with tax-free death benefit protection¹
- Access funds tax-free throughout your life for whatever, whenever²
- Know your policy is protected against lapsing with the Enhanced Overloan Protection Endorsement and a 0% floor shields policy values from market losses³



Pursue 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 potential³
- Leverage the multiplier rider for enhanced upside on eligible Indexed Accounts (can be turned on/off)⁴
- Take advantage of a Policy Value Bonus that may enhance policy value for eligible persistency
- Enjoy stable interest opportunities with the Fixed Account and Holding Account – both guaranteed to never credit below 1%



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 Provided the policy is not a MEC, modified endowment control. Access is through loans and withdrawals that, along with loan account interest, will reduce the policy's death benefit and cash value, may cause the policy to lapse and may have tax consequences.

³ Growth is not guaranteed. It is possible that the policy will lose value if the accounts do not perform, due to ongoing policy charges.

⁴ There is an additional cost when rider is turned on.



Prepare for life's unexpected events

Choose riders to support your needs over time:

- **Terminal Illness Accelerated Benefits Rider** – access a portion of the death benefit if diagnosed with a terminal illness (no charge unless exercised)
- **Chronic Illness Rider** – available at issue or post-issue (at no additional cost, subject to underwriting)
- **Waiver of Monthly Deductions Rider** – waives monthly deductions if you become totally disabled (available at an additional cost)
- **Children's Term Rider** – optional coverage for children under your policy (available at an additional cost)

Backed by Lincoln for Life

Once your policy is in place, you'll have access to:

- Post-issue policy management features through your online account
- Management of your loans and withdrawals
- Make changes to allocations, premium and death benefit options

Built-in long-term features like:

- Account Value Enhancement starting in year 1
- Policy Value Bonus beginning in later years (guaranteed 1.5% annual bonus based on prior-year average policy value)

Take control of your future – add protection to your plans

Talk to your financial professional about *Lincoln WealthProtector*SM IUL – protection-focused coverage built for the present, the future, and the unexpected.



Your tomorrow.
Our priority.®

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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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. Indexed universal life is a permanent insurance product with a duration and death benefit. An IUL policy allows for cash value accumulation but is not subject to market exposure. In many cases the indexed universal life products (IULs) will have caps and floors which limit both the volatility of any cash values and the upside potential. Refer to the product guide for more information including any applicable riders and fees, and sales or surrender charges.

Distributions are taken through loans and withdrawals, which, along with loan interest, reduce a policy's cash surrender value and death benefit and may cause the policy to lapse. Loans are not considered income and are generally 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.

This indexed universal life insurance policy does not participate directly in any stock or equity investment and does not include the purchase of shares of stock or an index. The indexed accounts use an outside market index as a benchmark for determining indexed account earnings. Any dividends paid on the stocks on which the index is based do not increase the life policy's cash value. All values provided by the policy, when based on performance of the indexed account, are not guaranteed to be equivalent to the benchmarking index. The composition of the index and the methodology used by the index to calculate its performance are not guaranteed and may be changed at any time by the index provider.

*Lincoln WealthProtector*SM 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), 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.**

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. This material is intended for informational purposes and does not constitute investment advice or a recommendation.

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.

Accelerated death benefits may be taxable and may affect public assistance eligibility.