

LIFE SOLUTIONS

The Lincoln Leader

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Coming Soon – Indexed Account changes

Lincoln WealthAccumulate® 2 IUL (2020) – 04/17/23

Increased participation rates for indexed universal life insurance

Effective July 15, 2023, Lincoln will be increasing certain participation rates on *Lincoln WealthAccumulate*® 2 (2020) IUL - 04/17/23, which may improve future policy performance. The changes apply only to newly created indexed account segments for *Lincoln WealthAccumulate*® 2 (2020) IUL - 04/17/23. The Illustration software will be updated effective July 10, 2023, reflecting the increased participation rates.

Rate Changes

<i>Lincoln WealthAccumulate</i> ® 2 IUL (2020) – 04/17/23			
Indexed Account		Existing Rate ¹	New Rate ²
Fidelity AIM® Dividend – Fixed Bonus 0% Floor	Account Value Enhancement	1.00%	1.00%
	Participation Rate	140.00%	155.00%
Fidelity AIM® Dividend 0% Floor	Participation Rate	180.00%	195.00%
S&P 500® Multiplier 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	9.50%	9.50%
	Index Credit Enhancement (<i>multiplier</i>)	50.00%	50.00%
	Participation Rate	100.00%	100.00%
S&P 500® Traditional 0% Floor	Cap	10.00%	10.00%
	Participation Rate	100.00%	101.00%
S&P 500® Fixed Bonus 0.25% Floor	Cap	9.00%	9.00%
	Account Value Enhancement	0.25%	0.25%
	Participation Rate	100.00%	100.00%
S&P 500® Performance Trigger 0% Floor	Performance Trigger Rate	7.50%	7.50%

¹Applies to index segments created on or before June 15, 2023.

²Applies to index segments created on or after July 15, 2023.

Illustration Software Updates

If you have an active internet connection, the *Lincoln DesignIt*SM Illustration System (v61.0D) will automatically update on July 10, 2023, to reflect the participation rate changes. If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

Headlines

[Coming Soon – Indexed Account changes](#)

[Coming Soon – Update to Premium Finance Net Worth Guidelines](#)

[Lincoln VUL DCA Fixed Account Enhanced Interest Rate Program – Extended \(reprint\)](#)

Coming Soon – Update to Premium Finance Net Worth Guidelines

Effective July 10, 2023

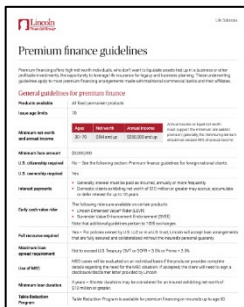
As the premium financing marketplace evolves, Lincoln has adjusted its guidelines for net worth requirements. Premium financing offers high net worth individuals the opportunity to leverage life insurance for legacy and business planning, for those that don't want to liquidate assets tied up in a business or in other profitable investments.

Effective July 10, 2023, to be eligible for commercial premium financing, clients must:

- Be between the ages of 30 – 70
- Have a minimum net worth of \$5 million
- Earn an annual income of at least \$250,000 per year

For premium financing cases, annual income or liquid net worth must support the minimum annualized premium; generally, the minimum premium should not exceed 40% of annual income.

The \$5 million minimum net worth requirement will apply to formal applications submitted after July 10, 2023.



For additional information, download the [Premium Finance Guidelines](#).

Lincoln Financial Group (LFG) 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 contact could lapse.

Lincoln VUL Dollar Cost Averaging Fixed Account Rate Program - Extended

Extended through December 31, 2023

Reprinted from the May 30, 2023, Lincoln Life Leader

Lincoln is pleased to extend the Variable Universal Life Insurance Dollar Cost Averaging Fixed Account Enhanced Interest Rate Program through December 31, 2023. This program includes an enhanced current interest rate to help with short-term returns while the client transfers funds into variable investment options using a 12-month Dollar Cost Averaging (DCA) program.

New formal applications signed, dated, and received in good order in Lincoln's home office up to and including Tuesday, December 31, 2023 are eligible for the DCA Fixed Account Enhanced Interest Rate is available as follows:

Accumulation Products

will receive an 8% enhanced current interest rate:

- *Lincoln AssetEdge*[®] VUL

Lifetime Guarantee Products

will receive a 2% enhanced current interest rate:

- *Lincoln VUL*^{ONE}
- *Lincoln SVUL*^{ONE}

These allocations must follow the restrictions put in place for applications received on or after May 15, 2023:

Three tiers of funds are available. Up to 100% may be allocated to either Tier 1 or Tier 2 or a combination of both. If any allocation is made to Tier 3, then at least 25% must be allocated to Tier 1.

- Tier 1 – Fixed Income Funds and the Fixed Account
 - Tier 2 – Blended (Equity/Fixed Income) Funds, Asset Allocation Funds
 - Tier 3 – Equity Funds
-

Q&A

The DCA Fixed Account enhanced annual effective rate is paid on the declining balance in the Fixed Account so the amount of interest earned will be less. These fixed rates do not reflect performance of the variable investment options selected by the client.

Neither dollar cost averaging nor portfolio rebalancing assures a profit or protects against loss in declining markets. Because dollar cost averaging involves continuous investment regardless of changing price levels, clients should consider their ability to continue purchasing through periods of all price levels.

State Approvals

Last Updated 6/12/2023

[View State Availability Grids](#)

Looking for an article?

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Important Information:

Lincoln life insurance policies are issued 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.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

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.

Products, riders, and features are subject to state availability. Limitations and exclusions may apply.

With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal.

Lincoln variable universal life insurance is sold by prospectuses. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectus for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to www.LincolnFinancial.com.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

Only registered representatives can sell variable products.

For Financial Professional use only. Not for use with the public.

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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