

Coming Soon - Lincoln WealthAccelerate® IUL available in Massachusetts

Effective August 14, 2023

Effective August 14, 2023, Lincoln is pleased to announce the availability of *Lincoln WealthAccelerate*® IUL in the state of Massachusetts.

Lincoln WealthAccelerate IUL is an indexed universal life product with an emphasis on the digital and automated experience, from application to policy management, and a focus on meeting consumer expectations in today's modern world of instant decisions, exceptional experience, and simplicity.

For middle-income clients who want to accelerate their financial planning with a policy that addresses multiple needs; a foundation of protection, market-based returns, access to assets, and options to prepare for long-term care expenses.

Product Highlights

Securing the Protection You Need Can be Quick and Easy

Lincoln WealthAccelerate IUL provides a streamlined product design and underwriting categories:

- Issue ages: 20 – 55
- Face amounts: \$100k - \$1.5M
- Death Benefit options: (1) Level or (2) Increasing by Cash Value
- Underwriting Classes: Preferred NT, Standard NT (including up to table 3 risk) and Standard Tobacco (including up to table 3 risk).
- Two indexed account options and Critical and Chronic Care riders for additional protection for future needs.

Obtained through a streamlined underwriting experience that can allow you to go from application to decision quickly:

- Easy and paperless online process
- Lab-free consideration for healthy clients
- Instant communication of underwriting approval for lab-free cases
- Before applying, make sure applicant meets these Pre-Qualifications

Focus on Growth Opportunities and Options

Choice of two indexed account options linked to the Fidelity AIM® Dividend Index# or the S&P 500® Index* (excluding dividends) designed to provide options to help meet clients' long-term goals based on return potential and downside protection preferences. Policy value can be allocated to one or both account options with the ability to make allocation changes in the future.

	Indexed Account	Guaranteed Minimum Interest Rate (floor)	Current Participation Rate	Current Index Growth Cap	Current Interest Bonuses	Additional Cost
Fidelity AIM® Dividend Index	Fixed Bonus ¹	0% guaranteed minimum	140%+ 25% guaranteed minimum	NA	100%+ 0.25 guaranteed minimum fixed bonus ³	None
S&P 500® Index	Traditional ²	0.25% guaranteed minimum	100%+ guaranteed minimum	9.50%+ 2.00% guaranteed minimum	NA	None

⁺Non-Guaranteed Elements (NGE)

¹ 1 Year Point-to-Point Fidelity AIM® Dividend Indexed Account – Fixed Bonus

² 1 Year Point-to-Point S&P 500® Traditional indexed Account

³ Account Value Enhancement(AVE)

Access to Cash Value

- 9-year surrender charge period
- Tax free income potential that may provide an additional financial resource or supplement existing retirement income. Choices provide a competitive option in the accumulation/distribution Indexed Universal Life (IUL) marketplace:
 - Withdrawals
 - Fixed and Participating loan options with guaranteed loan charge rates for greater cash flow predictability

Protection for the Future in the Event of Illness

Your death benefit can become a living benefit when you need it most. Gain access to the Lincoln Critical Illness Rider or *Lincoln LifeAssure*® Accelerated Benefits Rider II if you become critically ill or have a chronic or terminal illness.

Lincoln Critical Illness Rider

This is an optional rider that can be added for no up-front cost¹. When exercised, this rider will pay a portion of the death benefit as a lump-sum benefit payment upon occurrence of a qualifying catastrophic health condition, as listed below, and Lincoln received documentation from the appropriate type of Physician.

Covered events:

- Heart attack
- Major organ failure/transplant
- End state renal failure
- Coronary artery bypass grafting
- ALS
- Stroke
- Cancer (invasive only)
- Permanent paralysis

Lincoln LifeAssure® Accelerated Benefits Rider II

This is an optional rider that can be added for no up-front cost¹. When exercised, it may accelerate up to 100% of the eligible benefit (up to the lifetime maximum) when Lincoln receives written certification from the appropriate type of Physician that the insured is chronically ill and/or terminally ill. Benefit payments can be used for any Insured’s needs including, but not limited to the services below:

Care at home and in your community	Facility care	Additional care and services
Home health care	Assisted living facility	Alternative care
Adult day care	Nursing home care	Hospice
Transitional care		Care planning
Respite care		Caregiver training
		Non-continual services
		Bed reservation

¹There is no up-front charge; an administrative fee is applied at time of acceleration.

Product Availability

New business applications will be accepted in Massachusetts on August 14, 2023.

Product will be available on *iPipeline*® and LFD.com. As a reminder, when new life insurance products become available, *iPipeline*® users must add any new products to their account within iGO and iService. If you have specific questions or need instructions, you can access additional information from the *iPipeline*® [Customer Portal](#).

New Compbuilders need to be completed in order to sell *Lincoln WealthAccelerate* IUL. The new Compbuilders are located on the Forms Tool on LFG.com. Please call our CARE Center at 800-238-6252, Option 1, Option 1, Option 2 if you need assistance.

Illustration Capabilities

Lincoln DesignIt (v59.0E) and *WinFlex* illustration systems have been updated with illustration capability effective August 14, 2023. If you have an active internet connection, the software will automatically update to include these updates on August 14, 2023.

Rider Availability

The following riders are available on *Lincoln WealthAccelerate* IUL:

- Critical Illness Rider
- *Lincoln LifeAssure*® Accelerated Benefits Rider II
- Overloan Protection Rider

Reference Materials



Reference Materials for *Lincoln WealthAccelerate* IUL are available on the various Lincoln producer websites. For additional information visit www.lfg.com/WealthAccelerate.

Technical Training Guides

- [Lincoln WealthAccelerate IUL Product Guide](#)
- [Rider Reference Guide](#)

Specimen Contracts

- [Lincoln WealthAccelerate IUL](#)

[Download this article pdf](#)

Lincoln Financial Group® to Work with Policy Owners Impacted by Torrential Rain and Flooding in Vermont

Lincoln Financial Group® (Lincoln) recognizes the hardships many of our policy owners and agents have experienced related to torrential rain and flooding in Vermont. As the severe weather may have impacted the timeliness of payments and submission of paperwork, we will work with our policy owners, agents and brokers, on a case-by-case basis, to ensure their Lincoln insurance coverage will remain in force and not lapse due to nonpayment of premium.

If you were impacted by the recent torrential rain and flooding, please contact us at the phone number listed here with any questions you may have with your coverages: **Individual Life Insurance: 1-800-487-1485**