

Which performance-driven product when

Unlock potential with cash value life insurance options.

Life insurance can provide so much more than death benefit protection. Consider offering your clients solutions that take a strategic approach to wealth building.

Cash value life insurance products delivers a dynamic fusion of protection and performance, empowering clients to not only safeguard their loved ones but also amplify their financial potential. Explore the possibilities Lincoln offers with our suite of performance-driven, cash value life insurance products.

Variable Universal Life Products		Indexed Universal Life Products	
<i>Lincoln LifeGoals®</i>	<i>Lincoln AssetEdge® VUL</i>	<i>Lincoln WealthAccelerate® IUL</i>	<i>Lincoln WealthAccumulate® 2 IUL</i>
Mid- to high-earning clients who want a tax-smart, simplified solution that offers easy access and no surrender charges.	High-net-worth clients who want death benefit protection that is performance-driven with growth potential through investment options.	Middle-market clients who want a simplified solution and fully digital experience.	High-income earning clients who want tax-efficient growth potential and an income tax-free legacy plan.

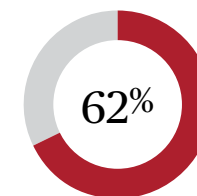
Create tax-efficient accumulation strategies

Are you ready to offer clients the right blend of protection and potential? Cash value life insurance helps clients strategize for their future by providing three exclusive tax benefits other investments don't offer:

- Tax-deferred growth
- Tax-free distributions²
- Income tax-free transfer at death



More consumers choose accumulation over guarantees



62% of consumers we surveyed prefer greater investment growth potential and shorter guarantee.¹

¹ Lincoln Financial Group conducted an unbranded national online panel from September 2020 consisting of 614 life insurance owners, 401 life insurance prospects. Participants ranged from ages 30 through 70 and had household income of \$100,000 or more OR investable assets of \$250,000 or greater. Sample included a mix of gender, geography, and race/ethnicity.

² Provided policy is not a MEC, and distributions are taken as loans. Loans/withdrawals will reduce the policy's cash value and death benefit; may cause the policy to lapse, and will have tax consequences.

Insurance products issued by:
The Lincoln National Life Insurance Company

Sell smarter with the right solution

Meet our suite

Solutions	<i>Lincoln LifeGoals®</i>	<i>Lincoln AssetEdge® VUL</i>	<i>Lincoln WealthAccelerate® IUL</i>	<i>Lincoln WealthAccumulate® 2 IUL</i>
WHO	Clients age 18-50, with minimum planned premium of \$3,000/max of \$50,000 and no underwriting classes, labs, or exams	Clients age 0-80, with \$100,000 minimum death benefit and subject to underwriting limits	Clients age 20-55, with coverage capped at \$1.5M and lab-free consideration	Clients up to age 80, with \$100,000 minimum death benefit and subject to underwriting limits
WHAT	Investment-focused variable universal life insurance with no surrender charges	Variable universal life insurance with an edge offering over 75 diverse investment options and indexed accounts that provide growth opportunities with downside protection	Indexed universal life insurance that's focused on offering simple product design and process with instant decision	Indexed universal life insurance offering multiple indexed accounts providing options on caps and floors for growth opportunity, protection and distribution flexibility
WHEN	Younger clients with discretionary income to invest in the mid-term and have their money work for them, with death benefit protection	Affluent clients interested in protected growth through indexed accounts, while maintaining income in retirement	Middle-income clients looking for life insurance protection and ways to help plan for the future	High-net-worth clients focused on maximized accumulation and distributions they can use for life's "what-ifs"
HOW	Fully Digital/Real-Time Offer	<i>LincXpress®</i> ; Traditional and Digital submission options	Fully Digital/Real-Time Offer	<i>LincXpress</i> ; Traditional and Digital submission options

For every LIFE, think Lincoln.

Lincoln offers a broad portfolio, so if these solutions don't meet your clients' needs, consider more protection-focused products, like *Lincoln WealthPreserve® 2 IUL*. It offers guaranteed protection to age 90 and still gives clients flexible options. And for couples, there's *Lincoln WealthPreserve® 2 SIUL*.



Lincoln for Life

Permanent life insurance is with your clients for life – and so are we. With our 118+ year history of financial strength and stability, Lincoln is a partner you can count on.



Ready to get the conversation started? Contact your dedicated wholesaler.

Issuer:

The Lincoln National Life Insurance Company (Fort Wayne, IN). **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.

Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability.

Riders are available at an additional cost (as a one-time charge when exercised, or ongoing), and are subject to state availability. Lincoln does not provide tax or legal advice, and clients should consult with their own tax and legal professionals.

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

Distributor: Lincoln Financial Distributors, Inc., a broker-dealer

Distributions and access to cash value through loans and withdrawals will reduce the policy's cash value and death benefit, may cause the policy to lapse and may have tax consequences. Loans are not considered income and are tax-free. Withdrawals and surrenders are tax-free up to the cost basis, provided the policy is not a modified endowment contract (MEC).

Policies: *Lincoln LifeGoals*® VUL policy form ICC21-VUL611 and state variations. Not available in NY. *Lincoln AssetEdge*® VUL (2022) policy form 22-VUL606 and state variations. Not available in NY. *Lincoln WealthAccelerate*® IUL policy form ICC22-UL6093/UL6093 and state variations. Not available in NY. *Lincoln WealthAccumulate*® 2 IUL (2020) policy form ICC20UL6092/UL6092 and state variations. Not available in NY. *Lincoln WealthPreserve*® 2 IUL (2020) policy form ICC20UL6091/UL6091 and state variations. Not available in NY. *Lincoln WealthPreserve*® 2 SIUL (2022) policy form ICC22SUL6094 and state variations. Not available in NY.

Variable products: Policy values will fluctuate and are subject to market risk and to possible loss of principal.

Variable products are sold by prospectus, which contains the investment objectives, risks, and charges and expenses of the variable product and its underlying investment options.

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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