

Lincoln WealthAccumulate[®] 2 IUL (2020) with the Lincoln Enhanced ValueSM Rider

Get the life insurance protection you need while also protecting your assets

Lincoln WealthAccumulate 2 IUL is permanent coverage that gives you flexibility for growth, access to cash value potential,¹ and financial protection for your business and loved ones. By adding the Lincoln Enhanced ValueSM Rider (LEVR) to your business-owned or premium financed life insurance policy, you minimize the impact to your balance sheet and use of outside collateral.

Enjoy the LEVR advantages

- **Protect your business's balance sheet** – When purchasing life insurance owned by your business, consider the use of the LEVR to support your balance sheet. The cash value within business-owned life insurance can be booked as a cash asset. The LEVR provides a choice of cash surrender values of 85%, 93%, or 100% of premium paid.
- **Premium financing** – The LEVR can significantly help minimize the out-of-pocket collateral amount required in a financed arrangement.

Secure the financial protection you need

Issue requirements

Max Issue Ages:

- 100% LEVR – Age 70
- 93% LEVR – Age 75
- 85% LEVR – Age 80
- Primarily sold in business-owned, business-sponsored, or premium-financed cases. If Guaranteed Issue or Simplified Issue, minimum group size and face amount limits apply.

Coverage period

10 years, graded down after year 7, unless terminated earlier. See Termination Considerations section for more information.

Administrative charges

A per unit charge will be assessed each year and varies by issue age and benefit level.

Taking loans and withdrawals¹

Here's what you should know

- Any withdrawal will terminate the rider.
- Loans are taken from the natural surrender value, not the enhanced cash surrender value.

Termination considerations

The LEVR terminates when the first of these conditions occurs

- Failure to meet funding requirements
- Change in policy ownership, excluding business to business²
- Change in risk class
- Change in death benefit option
- Beginning of policy year 11
- The natural cash surrender value surpasses the enhanced cash surrender value ("crossover")³
- A withdrawal is taken

¹ Loans and withdrawals will reduce the policy's cash value and death benefit, may cause the policy to lapse, may have tax implications, and will reduce the cumulative premiums paid toward meeting the funding requirement. ² Subject to evidence of ownership. ³ The natural (unenhanced) surrender value is the policy value as of the date of surrender less the charge, if any, for full surrender, and less any debt. The enhanced cash surrender value consists of 100%, 93%, or 85% of cumulative paid premiums minus debt for the first 7 policy years, grading down to 25% of cumulative paid premiums minus debt by year 10.

Not insured by any federal government agency	Not a deposit	Not FDIC-insured
May go down in value	Not guaranteed by any bank or savings association	



Talk to your financial professional about reaching your goals with *Lincoln WealthAccumulate*[®] 2 IUL and LEVR.

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Riders are available for an additional cost.

Important information

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 contract could lapse.

Lincoln WealthAccumulate[®] 2 IUL (2020) is issued on policy form ICC20UL6092/UL6092 with the *Lincoln Enhanced Value*SM Rider form ICC19EVR-7089/19EVR-7089 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.

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