


Your Lincoln IUL policy at-a-glance

Your Lincoln IUL annual statement is designed to make it easy for you to view, manage and understand your policy.

- 1 Here's what your beneficiaries would receive in death benefits.
- 2 This is what your policy earned in the last year.
- 3 This is the policy value less any surrender charge, if applicable.
- 4 Easily view your policy's indexed account performance for the past five years.



Annual Policy Statement
 Sep 8, 2020 to Sep 7, 2021

Your death benefits		Your premium payments		Your policy value	
Net death benefit* Ending 09/07/2021	\$1,273,750.77	Planned premium	\$50,000.00	Policy value* as of 09/07/2021	\$219,744.38
Death benefit option*	Increase by policy value	Premium frequency	Annual	Premiums paid	\$50,000.00
Outstanding loan balance* As of 09/07/2021	\$0.00	Premium paid From 09/08/2020 Through 09/07/2021	\$50,000.00	Premium expense charge*	-\$3,500.00
				Fixed interest credits*	\$26.07
				Index interest credits*	\$20,875.72
				Index bonus*	\$87.12
				Withdrawals*	\$0.00
				Monthly deductions*	-\$6,383.52
				Policy value as of 09/07/2021	\$280,849.77
				Surrender charge*	-\$19,182.84
				Outstanding loan balance	\$0.00
				Cash Surrender value* as of 09/07/2021	\$261,666.93

Indexed accounts rate of return (ROR)

Year	Rate of Return
2021	9.50%
2020	3.05%
2019	1.00%
2018	9.50%
2017	10.00%


Did you know? While the index can experience a loss at any time, you are guaranteed to always earn at least a 1% credit annually. The Indexed Account Rate of Return (ROR) reflects the interest credited to all matured segments during the reporting period shown. See Additional Policy Information section for more details.

Account values as of 09/07/2021

Account	Value	Future Allocations
1 Year Point-to-Point Capped	\$280,849.77	Account 100%, Matured Segment 100%
Holding Account	\$0.00	Premium 100%
Dollar Cost Averaging Account	\$0.00	0%
Total for all Accounts	\$280,849.77	

Policy Number: IUL1234567
09E000002
 * For additional information on selected terms, see the Important Definitions at the end of this statement.
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- 5 Calculate your ending segment value using this formula.



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Indexed account information
 Segments that Matured during the Statement Period

1 Year Point-to-Point - Capped

Segment Period	Beginning Index Value* (Points)	Ending Index Value* (Points)	Index Growth Rate	Participation Rate*	Index Growth Cap*	A	B	A x B	B + (A x B)
09/15/2019 - 09/15/2020	1,134.05	1,247.45	9.99%	0.00%	9.50%	9.50%	175,664.41	16,688.12	192,352.53
04/15/2020 - 04/15/2021	1,246.85	1,382.55	10.88%	0.00%	9.50%	9.50%	44,079.97	4,187.60	48,267.57

More highlights to help



Our "**Did you know?**" section helps break down index crediting specific to the first year of your policy.



Don't forget the power that a **guaranteed minimum floor** gives your policy.



Future **policy change reminders** will help you meet your financial goals.



Our formulas explain **key calculations visually**.



Use the **glossary to better understand** important IUL product terms.



Separate segment maturity notices **show you how much index crediting** your policy received.



Reach out to your financial professional if you'd like more information about your policy.

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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LCN-3505257-032321

POD 4/21 **Z02**

Order code: IUL-STMT-FLI001



All values in this example are for illustrative purposes only and do not reflect any actual policy values.

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.

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.