

# The indexed universal life sales process

## Your step-by-step guide to success

### What's the need?

Is your client's primary goal death benefit protection for their loved ones or business? Would they also like an accumulation option that helps with tax management?

Offer them a solution that can give them protection, growth potential and the flexibility to meet their evolving needs with access to cash value for:



[Supplemental retirement income](#)



[Legacy planning](#)



[Tax management](#)



[Premium finance](#)

### Why IUL?



#### Upside potential

Consider IUL for clients who want to take advantage of the market's upside potential with protection from losses.



#### More growth opportunities

IUL policies may offer performance enhancements in addition to index performance. IUL policies may also offer loan types that allow continued participation in index crediting.



#### Flexibility

IUL helps clients meet changing needs with multiple indexed account options available. Clients can also benefit from optional chronic illness or long-term care expense protection to help shield their portfolio from unexpected expenses.<sup>1</sup>

### Why Lincoln IUL?

Lincoln provides an IUL for your client's protection and accumulation needs — both with indexed account options from Fidelity® and S&P 500®. They can take advantage of the market's potential with one, or a combination, and have the flexibility to make changes based on their evolving needs or market conditions.



#### For protection

Our protection-focused IULs offer:

- Long-term guaranteed death benefit protection<sup>2</sup>
- Potential for tax-advantaged cash value growth through indexed accounts
- Optional long-term care or chronic illness protection<sup>1</sup>



#### For accumulation and distribution

Our accumulation-focused IULs offer:

- Potential for tax-advantaged cash value growth through indexed accounts
- Access to cash value growth without affecting income or capital gains exposure<sup>3</sup>
- Optional long-term care or chronic illness protection<sup>1</sup>

### Did you know?

Lincoln provides easy-to-use client illustrations and sales concepts with *Lincoln DesignIt*™ and WinFlex.

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

## Ready to submit?

Lincoln has easy-to-use tools and processes for all stages of a submission, from XRAE — a quick quote tool with 24/7 access — *LincXpress*® for submission, automated underwriting and lab-free opportunities, a pending website for easy case management and same-day ePolicy delivery.



### ***LincXpress*® ticket submission**

*LincXpress*® ticket submission process expedites applications with accelerated underwriting and lab-free opportunities. It's designed to simplify the entire process and helps you to boost your business by offering policies your clients need — in a fraction of the time.



### **Pending website**

- Manage your pending policies with our case tracker that provides real-time status updates, action items and key dates
- Resolve outstanding items
- Chat directly with a Lincoln New Business Associate

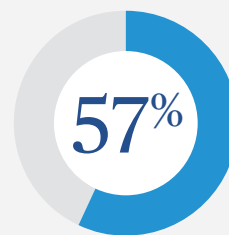
## What about post-issue?

Understanding all the moving parts of an IUL policy before the sale is important as you continue to manage the policy after the sale.

Lincoln simplifies policy management with:

- Annual automated in-force illustrations
- Policy change reminders
- Enhanced IUL annual statements to help you and your clients understand their policy

## Did you know?



**of Americans buy  
life insurance to help  
supplement their  
retirement income.<sup>4</sup>**



For an illustration or more information about IUL planning, contact your Lincoln representative.

<sup>1</sup>Additional living benefits are offered through riders, are subject to eligibility, and may have additional costs. Limitations and exclusions may apply. For additional details, please contact your Lincoln representative.

<sup>2</sup>Subject to availability.

<sup>3</sup>Loans and withdrawals reduce policy value and death benefit, may cause the policy lapse and may have tax implications.

<sup>4</sup>LIMRA, "Facts About Life 2020," September 2020. For additional findings from the research, please contact Lincoln at 877-ASK-LINCOLN.

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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Distributions are taken through loans and withdrawals, which reduce a policy's cash surrender value and death benefit and may cause the policy to lapse. 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). A MEC policy is one in which the life insurance limits exceed certain high levels of premium or the cumulative premium payments exceed certain amounts specified under the Internal Revenue Code. For policies that are MECs, distributions during the life of the insured, including loans, are first treated as taxable to the extent of income in the contract, and an additional 10% federal income tax may apply for withdrawals made prior to age 59½.

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.**

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