



# Lincoln WealthAccumulate® IUL (2019) with the Surrender Value Enhancement Endorsement

## Fact sheet

### Protect your business and your bottom line

Lincoln WealthAccumulate Indexed UL is permanent coverage that gives you flexibility for growth, access to cash value, and financial protection for your business and your loved ones.<sup>1</sup> By adding the optional Surrender Value Enhancement Endorsement (SVEE) to your policy at issue, you'll also have a powerful business protection tool that gives you enhanced cash value. The SVEE allows you to reposition your current company assets to purchase life insurance, while still maintaining the majority of your paid premiums as liquid assets on your balance sheet.

### Enjoy these SVEE benefits

- ✓ A powerful recruitment and retention solution when used in a variety of nonqualified plan designs
- ✓ An asset for your business-owned executive benefits strategy or business protection strategies, like key person coverage or entity-owned buy-sell funding
- ✓ High, early cash surrender value potential for your balance sheet

Plus there are no minimum premium requirements and no restrictions on access to enhanced values through withdrawals and loans (other than the amount needed to keep the policy in-force).

### Want a unique plan design to meet your unique business needs?

Consider using this combination with The Lincoln *LifeComp*® Suite. You can choose from:

- Four employer-sponsored plans for business protection, retention and transition strategies for owners and key executives.
- Two plans for estate planning needs

### Premium financing opportunities

Lincoln WealthAccumulate IUL with the SVEE is a great solution if you want to borrow money to finance your premiums.<sup>2</sup> It helps provide the collateral value you need for your premium financing loan.

## Key facts

### Issue ages and classes

	Nontobacco	Tobacco
Preferred plus	20 – 80	N/A
Preferred	20 – 80	20 – 80
Standard	0 – 85	15 – 85
Simplified and Guaranteed Issue	20 – 70	20 – 70

Through an underwriting program, certain rated cases may be eligible to receive standard rates.

### Issue face amounts

- Minimum face amount: \$100,000 (\$50,000 for Guaranteed Issue)
- Maximum specified amount: subject to underwriting limits (\$5,000,000 for Simplified and Guaranteed Issue)

### Issue details

- Sold through Simplified Issue and Guaranteed Issue underwriting program on multiple lives. Minimum group size and face amount limits apply.
- Available with fully underwritten cases where the business is the owner or premium payer, *LifeComp* cases, and premium financed cases.
- Permanent endorsement to the policy.
- Completely and permanently waives all surrender charges on the policy for the full period from issue or face increase.

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

## Death benefit

- **Death Benefit Option 1** (level face amount)
- **Death Benefit Option 2** (face amount plus account value)
- **Death Benefit Option 3** (face amount plus premiums paid)

Loans or withdrawals offset death benefits under these three options. The policy allows a death benefit option change after issue, within certain limits and adjustments. Underwriting may apply. After the first policy year, you may increase the face amount of any of the three options, subject to proof of insurability. Decreases cannot go below the minimum required face amount and may cause a partial surrender. A switch from Option 2 or Option 3 to Option 1 is allowed anytime after policy year five.

## Charges and fees

No charge for adding the SVEE; however, there will be a higher per \$1,000 of specified amount assessed for seven years.

## Enhance your policy to get more advantages for your business

### Change of Insured Rider

Allows the owner to transfer the basic policy on the life of the original insured for a policy on the life of someone else. It's available for use in defined benefit plans in businesses with high turnover among nonvested employees and for other business applications. Available at an additional cost.

Benefits and availability may vary by state.

### Other Insured Term Rider

Allows the owner to purchase additional, temporary death benefit coverage for 10-, 15- or 20-year terms. Minimum amount: \$100,000. Maximum amount lesser of: four times the specified amount or \$1,000,000. Conversion options available. Available at an additional cost.

## Talk with your advisor about reaching your goals with *Lincoln WealthAccumulate*<sup>®</sup> IUL with the SVEE.

### Important information:

<sup>1</sup> 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.

<sup>2</sup> 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 client fails to repay the loan based on the terms, the loan could default and the insurance contact could lapse.

*Lincoln WealthAccumulate*<sup>®</sup> IUL (2019)—02/11/19 is issued on policy form ICC18UL6083/UL6083 with Surrender Value Enhancement Endorsement (SVEE) form ICC15END-7026, with optional supplemental term insurance rider forms J-5752/J-5753, 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.**

**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. Limitations and exclusions may apply. Not available in New York.

The Lincoln *LifeComp*<sup>®</sup> Suite is registered under U.S. Patent 7,877,303, "System for Tracking Relevant Interest of the Parties to an Insurance Policy."

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