

Increased Target Premium for *Lincoln WealthAccumulate*® IUL sales

At Lincoln, product competitiveness is at the core of our strategic plan. We are constantly evaluating our offerings to make sure they help you meet the needs of your clients.

When we launched *Lincoln WealthAccumulate* IUL in May, we designed it with many competitive advantages in today's marketplace. Along with being consumer-centric, we developed this product with the advisor in mind, being explicit with our cost and fee structure, and adding in flexibility to help address your clients' ever-changing needs.

With every new product, we continually strive to ensure that it provides strong value to all our customers. As such, we evaluated *Lincoln WealthAccumulate* IUL and recognized that we could do more to offer you competitive compensation while upholding the consumer value.

That's why we're pleased to announce that we will **increase target premiums by 25% on all sales effective September 10th, 2018 for *Lincoln WealthAccumulate* IUL.***

If you place(d) business prior to September 10, 2018, you will receive an adjustment and there is no impact or action steps required for this update.

Thank you for partnership and we look forward to your continued business.

* Target premium increases include the Exec Rider and LEABR. Term rider target premiums were not increased.

Lincoln WealthAccumulate® IUL (2018) is issued on policy form ICC18UL6083/UL6083 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

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