

Indexed Account Rate Changes

Effective Jan. 15, 2023, Lincoln will be increasing caps and participation rates on certain indexed accounts, which may improve future policy performance. The changes apply only to newly created indexed account segments for all currently available, and a select group of previously sold, life insurance products in Lincoln’s Indexed UL and Variable UL product suites. The Illustration software will be updated effective Jan. 9, 2023, reflecting all indexed account changes.

Products with Rate Changes

None of the products that are impacted by these changes are currently for sale, or previously sold, in New York.

Currently Sold Indexed Account Portfolio

Lincoln WealthAccumulate® 2 IUL (2020) – 05/10/21			
<i>Indexed Account</i>		<i>Existing Rate¹</i>	<i>New Rate²</i>
Fidelity AIM® Dividend – Fixed Bonus 0% Floor	Account Value Enhancement	1.00%	1.00%
	Participation Rate	125.00%	140.00%
Fidelity AIM® Dividend 0% Floor	Participation Rate	165.00%	180.00%
S&P 500® Multiplier 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	8.50%	9.50%
	Index Credit Enhancement (<i>multiplier</i>)	50.00%	50.00%
	Participation Rate	100.00%	100.00%
S&P 500® Traditional 0.25% Floor	Cap	8.50%	9.50%
	Participation Rate	100.00%	100.00%
S&P 500® Fixed Bonus 0.25% Floor	Cap	8.00%	9.00%
	Account Value Enhancement	0.25%	0.25%
	Participation Rate	100.00%	100.00%
S&P 500® Performance Trigger 0% Floor	Performance Trigger Rate	6.50%	7.50%

Lincoln WealthPreserve® 2 IUL (2020) – 05/10/21			
<i>Indexed Account</i>		<i>Existing Rate¹</i>	<i>New Rate²</i>
Fidelity AIM® Dividend – Fixed Bonus 0% Floor	Account Value Enhancement	0.95%	0.95%
	Participation Rate	125.00%	140.00%
Fidelity AIM® Dividend 0% Floor	Participation Rate	165.00%	180.00%
S&P 500® Traditional 0.25% Floor	Cap	8.50%	9.50%
	Participation Rate	100.00%	100.00%
S&P 500® Fixed Bonus 0.25% Floor	Cap	8.00%	9.00%
	Account Value Enhancement	0.25%	0.25%
	Participation Rate	100.00%	100.00%
S&P 500® Performance Trigger 0% Floor	Performance Trigger Rate	6.50%	7.50%

Lincoln WealthPreserve® 2 Survivorship IUL (2022) – 05/16/22			
<i>Indexed Account</i>		<i>Existing Rate¹</i>	<i>New Rate²</i>
Fidelity AIM® Dividend – Fixed Bonus 0% Floor	Account Value Enhancement	1.00%	1.00%
	Participation Rate	125.00%	140.00%
Fidelity AIM® Dividend 0% Floor	Participation Rate	165.00%	180.00%
S&P 500® Multiplier 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	8.50%	9.50%
	Index Credit Enhancement (<i>multiplier</i>)	50.00%	50.00%
	Participation Rate	100.00%	100.00%
S&P 500® Traditional 0.25% Floor	Cap	8.50%	9.50%
	Participation Rate	100.00%	100.00%
S&P 500® Fixed Bonus 0.25% Floor	Cap	8.00%	9.00%
	Account Value Enhancement	0.25%	0.25%
	Participation Rate	100.00%	100.00%
S&P 500® Performance Trigger 0% Floor	Performance Trigger Rate	6.50%	7.50%

Lincoln WealthAccelerateSM IUL		
<i>Indexed Account</i>		<i>New Rate²</i>
Fidelity AIM® Dividend – Fixed Bonus 0% Floor	Account Value Enhancement	1.00%
	Participation Rate	140.00%
S&P 500® Traditional 0.25% Floor	Cap	9.50%
	Participation Rate	100.00%

Lincoln AssetEdge® VUL (2022)			
<i>Indexed Account</i>		<i>Existing Rate¹</i>	<i>New Rate²</i>
S&P 500® Conserve 1% Floor	Cap	7.25%	8.25%
	Participation Rate	100.00%	100.00%
S&P 500® Perform 0% Floor 3% Asset Based Charge deducted when segment opens	Cap	8.50%	9.50%
	Index Credit Enhancement	75.00%	75.00%
	Participation Rate	100.00%	100.00%
Fidelity AIM® – Fixed Bonus 0% Floor	Cap	n/a	n/a
	Account Value Enhancement	1.00%	1.00%
	Participation Rate	125.00%	140.00%
Fidelity AIM® - High Participation Rate 0% Floor	Cap	n/a	n/a
	Account Value Enhancement	n/a	n/a
	Participation Rate	165.00%	180.00%

Previously Sold Indexed Account Portfolio

Lincoln WealthPreserve® 2 IUL			
<i>Indexed Account</i>		<i>Existing Rate¹</i>	<i>New Rate²</i>
Fidelity AIM® Dividend 0% Floor	Participation Rate	165.00%	180.00%
S&P 500® Traditional 0.25% Floor	Cap	8.50%	9.50%
	Participation Rate	100.00%	100.00%
S&P 500® Fixed Bonus 0.25% Floor	Cap	8.00%	9.00%
	Account Value Enhancement	0.25%	0.25%
	Participation Rate	100.00%	100.00%
S&P 500® Performance Trigger 0% Floor	Performance Trigger Rate	6.50%	7.50%

Lincoln WealthAccumulate® 2 IUL (2020)			
<i>Indexed Account</i>		Existing Rate¹	New Rate²
Fidelity AIM® Dividend 0% Floor	Participation Rate	165.00%	180.00%
S&P 500® Multiplier 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	8.50%	9.50%
	Index Credit Enhancement (<i>multiplier</i>)	50.00%	50.00%
	Participation Rate	100.00%	100.00%
S&P 500® Traditional 0.25% Floor	Cap	8.50%	9.50%
	Participation Rate	100.00%	100.00%
S&P 500® Fixed Bonus 0.25% Floor	Cap	8.00%	9.00%
	Account Value Enhancement	0.25%	0.25%
	Participation Rate	100.00%	100.00%
S&P 500® Performance Trigger 0% Floor	Performance Trigger Rate	6.50%	7.50%

¹Applies to index segments created before Dec. 15, 2022.

²Applies to index segments created on or after Jan. 15, 2023.

For additional information on indexed account rates, including guaranteed and non-guaranteed elements, please view Lincoln's [Current and Historic Declared Rates flier](#).

Illustration Software Updates

If you have an active internet connection, the **Lincoln DesignItSM Illustration System (v.59.0D)** will automatically update on Jan. 9, 2023 to reflect the indexed account rate changes and new maximum illustrated rates. If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

Reference Material

The online version of the following reference materials is available by clicking on the name of the document below and can also be accessed through the Individual IUL product sections of the Lincoln producer websites under Product Details > Resources Tab.

Document Name	Content
Indexed Account Rates – Current	Provides Indexed Accounts rates within currently sold Lincoln Life Insurance products effective with new segments opened on or after Jan. 9, 2023
Indexed Account Rates – Current and Historical	Provides Indexed Accounts rates for currently and previously sold products beginning with the new product introduction through rates effective for new segments opened on or after Jan. 9, 2023
Frequently Asked Questions	Provides talking points to help answer questions you may receive from customers.

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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