

Coming Soon – Indexed Account changes

Lincoln WealthAccumulate® 2 IUL (2020) – 04/17/23

Increased participation rates for indexed universal life insurance

Effective July 15, 2023, Lincoln will be increasing certain participation rates on *Lincoln WealthAccumulate® 2 (2020) IUL - 04/17/23*, which may improve future policy performance. The changes apply only to newly created indexed account segments for *Lincoln WealthAccumulate® 2 (2020) IUL - 04/17/23*. The Illustration software will be updated effective July 10, 2023, reflecting the increased participation rates.

Rate Changes

<i>Lincoln WealthAccumulate® 2 IUL (2020) – 04/17/23</i>			
<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	140.00%	155.00%
Fidelity AIM® Dividend 0% Floor	Participation Rate	180.00%	195.00%
S&P 500® Multiplier 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	9.50%	9.50%
	Index Credit Enhancement (<i>multiplier</i>)	50.00%	50.00%
	Participation Rate	100.00%	100.00%
S&P 500® Traditional 0% Floor	Cap	10.00%	10.00%
	Participation Rate	100.00%	101.00%
S&P 500® Fixed Bonus 0.25% Floor	Cap	9.00%	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	7.50%	7.50%

¹Applies to index segments created on or before June 15, 2023.

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

Illustration Software Updates

If you have an active internet connection, the *Lincoln DesignItSM* Illustration System (v61.0D) will automatically update on July 10, 2023, to reflect the participation rate changes. If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

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Lincoln WealthAccumulate® 2 IUL (2020) policy form ICC20UL6092/UL6092 and state variations. Not available in NY.

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