

LIFE SOLUTIONS

# The Lincoln Leader

JULY 10, 2023  
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## Indexed Account Changes Effective July 15, 2023

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

### Increased participation rates for indexed universal life insurance

*Reprinted from the June 26, 2023, Lincoln Life Leader*

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.

#### Headlines

[Indexed Account changes \(reprint\)](#)

[Now effective - Update to Premium Finance Net Worth Guidelines \(reprint\)](#)

### Rate Changes

<i>Lincoln WealthAccumulate</i> ® 2 IUL (2020) – 04/17/23			
Indexed Account		Existing Rate <sup>1</sup>	New Rate <sup>2</sup>
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%

<sup>1</sup>Applies to index segments created on or before June 15, 2023.

<sup>2</sup>Applies to index segments created on or after July 15, 2023.

## Illustration Software Updates

If you have an active internet connection, the *Lincoln DesignIt<sup>SM</sup>* 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.

Reference Materials	<a href="#">Current and Historic Declared Rates</a>
	<a href="#">Indexed Accounts Current Declared Rates</a>

## Now Effective - Update to Premium Finance Net Worth Guidelines

Effective July 10, 2023

*Reprinted from the June 26, 2023, Lincoln Life Leader*

As the premium financing marketplace evolves, Lincoln has adjusted its guidelines for net worth requirements. Premium financing offers high net worth individuals the opportunity to leverage life insurance for legacy and business planning, for those that don't want to liquidate assets tied up in a business or in other profitable investments.

Effective July 10, 2023, to be eligible for commercial premium financing, clients must:

- Be between the ages of 30 – 70
- Have a minimum net worth of \$5 million
- Earn an annual income of at least \$250,000 per year

For premium financing cases, annual income or liquid net worth must support the minimum annualized premium; generally, the minimum premium should not exceed 40% of annual income.

The \$5 million minimum net worth requirement will apply to formal applications submitted after July 10, 2023.



For additional information, download the [Premium Finance Guidelines](#).

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 policyowner fails to repay the loan based on the terms, the loan could default, and the insurance contract could lapse.

## State Approvals

Last Updated 6/12/2023

[View State Availability Grids](#)

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### Important Information:

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Products, riders, and features are subject to state availability. Limitations and exclusions may apply.

With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal.

**Lincoln variable universal life insurance is sold by prospectuses. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectus for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to [www.LincolnFinancial.com](http://www.LincolnFinancial.com).**

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

**Only registered representatives can sell variable products.**

**For Financial Professional use only. Not for use with the public.**

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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