

Connect with Middle American clients

Whatever your clients are focused on, Lincoln can help.



With over 29 million middle-income Americans having an insurance coverage gap, there are countless opportunities for you to make connections.¹

So, who are these clients and what are they focused on? They're individuals who come from a variety of backgrounds and hold a multitude of occupations. Depending on what stage of life they're in, they could be focused on building their family or their nest egg. Soon, we'll dive into some client profiles to see some distinct needs. But first, let's look at the one thing they have in common: **the solution.**

Lincoln WealthAccelerate[®] IUL offers a faster route from planning to policy

For you, it's:

- A streamlined product that's simple to illustrate and explain
- An easy and paperless electronic process
- A quicker underwriting experience with Real-Time Offer, allowing you to issue cases in a fraction of the time

For your clients, it's:

- A permanent product that meets multiple needs
- Protection for their family and portfolio
- The possibility of no labs and instant decision
- Access to their cash value and online account²
- Options to prepare for critical and chronic illness benefits³

Built for stability from the start

In times of uncertainty, clients look for companies they can trust. Middle Americans value the stability and strength of a financial company. For more than 100 years, we've remained committed to helping Americans plan for retirement, prepare for the unexpected and protect their wealth. Lincoln is a partner you and your clients can lean on for life.

¹2022 Insurance Barometer Study," LIMRA and Life Happens, Apr. 25, 2022.

²Access to cash values are through loans and withdrawals, which will reduce cash value and death benefit amounts, may cause the policy to lapse and may have tax consequences.

³Additional costs may apply.

Insurance products issued by:
The Lincoln National Life Insurance Company

Designed for life



Meet Cait

- A 32-year-old software engineer
- Has group term insurance at work
- Wants to diversify her portfolio
- Likes to be in control of her finances and policies
- Needs access to cash value

Why she'd connect with *Lincoln WealthAccelerate*®

- Fully digital and automated experience
- Simplified underwriting process
- Growth opportunity with permanent protection
- Potential tax-free access to her cash value¹

[See this investment strategy in action >>](#)

Cait is investment-focused

List 3 potential clients like Cait:

1	
2	
3	

DID YOU KNOW?

56 million uninsured and underinsured women feel they need (or need more) life insurance.²

Designed for protection



Meet Carlos and Anita

- A married couple in their late 20s
- Just bought their first home together
- Want death benefit protection to cover debt
- Expecting their first child and need spousal income coverage
- Would like to use a company they're familiar with

Why they'd connect with *Lincoln WealthAccelerate*

- Simplified application process
- Cost is similar to a term policy, but with flexibility and lifetime protection
- Access to their cash value for their needs
- The stability of the Lincoln name and strong reputation

[See this protection strategy in action >>](#)

Carlos and Anita are family-focused

List 3 potential clients like Carlos and Anita:

1	
2	
3	

DID YOU KNOW?

Hispanic Americans who own life insurance are more likely to own permanent coverage (66%) over term coverage (49%).²

¹ 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 generally tax-free as long as the policy is in-force. ² "2022 Insurance Barometer Study," LIMRA and Life Happens, Apr. 25, 2022.

Designed for planning



Meet Henry

- A single resident doctor in his 40s
- Still paying down college debt
- Maxing out 401(k) and interested in other tax-advantaged solutions
- Has a family history of cancer
- Wants to prepare for future care

Why he'd connect with *Lincoln WealthAccelerate*®

- Access to cash value to manage debt
- Offers chronic and critical illness riders
- Can mitigate his worry of becoming a burden
- Control over his policy and future care needs

[See this planning strategy in action >>](#)

Henry is planning-focused

List 3 potential clients like Henry:

1	
2	
3	

DID YOU KNOW?

The top reason Black Americans give for not purchasing coverage is that it's too expensive, but 75% of them are overestimating the cost of life insurance.¹

¹ "2022 Insurance Barometer Study," LIMRA and Life Happens, Apr. 25, 2022.

Designed for gifting



Meet Jen and Carol

- A married couple in their mid-50s
- Planners who are set for retirement
- Want to create a legacy for their adopted children
- Need death benefit protection
- Interested in tax-advantaged growth

Why they'd connect with *Lincoln WealthAccelerate*

- Offers them a permanent death benefit solution
- Ability to create a lasting legacy for the next generation
- Access to their cash value for educational costs
- Premiums that align with their budget

[See this gifting strategy in action >>](#)

Jen and Carol are legacy-focused

List 3 potential clients like Jen and Carol:

1	
2	
3	

DID YOU KNOW?

43% of LGBTQ consumers say they plan to buy life insurance within the next year — higher than the general population (37%).¹



Connect with Lincoln

Reach out to your Lincoln Representative to see how you can meet your clients' needs with *Lincoln WealthAccelerate*® IUL.

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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Ready to make the connection with Middle America?

Here are 10 questions to kick off client conversations to help address short- and long-term goals.

- Do you and/or your spouse have enough income replacement in the event of an unexpected loss?
- Have you completed a needs analysis in the past two years?
- How do you plan on saving beyond your IRA or 401(k) for retirement?
- Is your current workplace term insurance portable?
- Do you have coverage for critical/chronic illnesses at your employer?
- Do you have a foundation of protection in your financial plan?
- Has your life insurance policy been reviewed in the past two years?
- Are there assets you can access that aren't impacted by taxes or the market?
- Do you have enough insurance to cover your mortgage debt?
- How do you plan to fund and protect education costs for your children?

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 generally tax-free as long as the policy is in-force. 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.

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