

Coming soon: A second group of inforce Indexed Universal Life insurance policies will have access to additional indexed accounts

Effective May 11, 2026

Effective May 11, 2026, two new indexed accounts will be available on an additional group of in-force IUL policies. These S&P-based, enhanced volatility-controlled accounts are being offered in response to the strong feedback received since their 2025 introduction in Lincoln’s Elite IndexedSM Universal Life Portfolio.

Featuring higher index volatility targets than typically available in the market, the new accounts offer clients additional optionality and expanded performance potential.

These updates reflect Lincoln’s continued commitment to evolving our indexed account lineup to meet producer and client needs while supporting long-term policy performance opportunities.

Effective May 11, 2026, the accounts will also be available on *Lincoln WealthAdvantage*[®] Indexed UL (2015) and *Lincoln WealthPreserve*[®] IUL (2017).

The accounts became available on 3 products on April 13, 2026: Lincoln *LifeReserve*[®] IUL Accumulator (2011), *Lincoln WealthPreserve*[®] SIUL (2014), and *Lincoln LifeReserve*[®] IUL Accumulator (2014).

Financial professionals will receive email notification prior to the effective date. A letter will be sent to Policyholders once the accounts are active.

New indexed accounts available on select inforce IUL products

The following indexed accounts will be available on select inforce IUL policies:

Indexed Accounts	
1 Year PTP S&P 500 [®] Dynamic Intraday TCA – 15% VCI Indexed Account	1 Year PTP S&P 500 [®] Daily Risk Control – 10% VCI Indexed Account

Notes and exclusions

- There will be no bonus given to these new indexed accounts (AVE, Multiplier, etc.)
- These new accounts will not include cap reduction protection
- There will be no additional costs associated with these indexed accounts (ABC, etc.)

Inforce IUL products included in this May 11, 2026, update

Effective May 11, 2026, the new Indexed accounts will be available on these IUL products, with these rates:

	Current Participation Rate^{1,2} (100% guaranteed minimum)	Current Index Growth Cap^{1,2} (2% guaranteed minimum)	Guaranteed Minimum Interest Rate (Floor)³	Max Illustration Rate
Lincoln WealthAdvantage Indexed UL (2015)				
1-Year PTP S&P 500® Dynamic Intraday TCA*—15% VCI	113%	10.25%	0%	4.84%
1-Year PTP S&P 500® Daily Risk Control—10% VCI	130%	10.25%	0%	4.84%
Lincoln WealthPreserve IUL (2017)				
1-Year PTP S&P 500® Dynamic Intraday TCA*—15% VCI	113%	11.50%	0%	5.26%
1-Year PTP S&P 500® Daily Risk Control—10% VCI	130%	11.75%	0%	5.26%

*The full name of the index is the S&P 500® Dynamic Intraday TCA Index. The index has an enhanced volatility target of 15%.

¹ Non-Guaranteed Elements (NGE).

² Current rates for participation rates and caps are subject to change but will not go below the guaranteed minimums.

³ **While indexed accounts are protected by a guaranteed minimum interest rate, policy charges remain in effect and could reduce the policy value**

Deadlines for adjusting future allocations

For policy owners wanting to allocate to either of these new accounts, for segments maturing on May 15, 2026, the deadline to submit the updated allocation form to Lincoln’s home office is May 13, 2026.

Adding the accounts to other IUL products

We’re actively working to make these accounts available on additional products as quickly as possible while ensuring a seamless and superior customer experience. Financial professionals will receive email notification prior to the effective date. A letter will be sent to Policyholders once the accounts are active.

Illustration Software Updates

Lincoln DesignItSM and WinFlex illustration systems will reflect v74.0 as of May 11, 2026. For the best experience and access to the newest features, consider using the DesignIt online version, which offers enhanced capabilities beyond the desktop application. DesignIt Desktop users will need an active internet connection before being prompted to update. If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

Reference Material

[Indexed Account Rates – Current and Historical](#)

[Frequently Asked Questions](#)

[Book of Business Guide](#)



Contact your Lincoln representative with any questions.

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LCN-8878413-041526

*Lincoln WealthPreserve® Survivorship Indexed UL policy form SUL6035 (and state variations), Lincoln LifeReserve® Indexed UL Accumulator (2014) policy form UL6024/ ICC14UL6024 (and state variations), Lincoln LifeReserve® Indexed UL Accumulator policy form UL6024/ICC14UL6024 (and state variations), Lincoln WealthAdvantage® Indexed UL policy form UL6046/ICC15UL6046 (and state variations) and Lincoln WealthPreserve® IUL (2017) all versions policy form ICC17UL6082/UL6082 (and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. **All guarantees and benefits of the insurance policy are based on the claims-paying ability of The Lincoln National Life Insurance Company.***

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