



Chronic Illness Rider now available on *Lincoln WealthProtector*® IUL in California

Effective October 12, 2026

Effective October 12, 2026, the New Chronic Illness Rider, a life insurance rider, is available on *Lincoln WealthProtector*® IUL in California. The Chronic Illness Rider pays a portion, or all, of the life insurance policy's death benefit to the policyholder (subject to the lifetime maximum) upon certification of a **terminal illness or temporary or permanent chronic illness**.

- The rider has a lifetime maximum of \$1.5million (gross) for issue ages 18-69; \$1million for issue ages 70-80
- No additional premium is charged for this rider; however, the death benefit and other account values decrease proportionally with each acceleration payment. An administrative fee of \$250 is deducted from the first Chronic Illness payment in each Benefit Period and any Terminal Illness benefit payment under this Rider.
- Monthly deductions will still occur while living benefit accelerations are taking place under this rider
- The rider requires an additional underwriting supplement to issue

Application guidelines for California

New Business applications for the Chronic Illness Rider on *Lincoln WealthProtector* IUL in California will be accepted on **October 12, 2026**.

- **For pending and issued policies**, Lincoln will require a revised illustration reflecting the rider, along with the completed forms below needed for underwriting. If the rider is added prior to the client's interview, the supplement will be completed as part of the interview.

The Chronic Illness Rider requires the following forms to be submitted for application:

- Accelerated Benefits Rider for Chronic Illness Supplement (LFF10249-2) (signed)
- Accelerated Death Benefits Rider for Chronic Illness and Terminal Illness Disclosure
Lincoln LifeAssure® Accelerated Benefits Rider II (LFF12695-2) (signed)
- Important Notice to Applicant/Buyer Regarding Accelerated Death Benefits, LFF10949-2 (12/14) (signed)

Illustration Software Updates

Lincoln DesignIt™ and WinFlex illustration systems will reflect v75.0C as of October 12, 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.

Resources

[State Availability](#)

[Specimen Contract](#)

[Lincoln WealthProtector IUL Fact Sheet](#)

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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Contact your Lincoln representative with any questions.

Lincoln WealthProtector® IUL – issued on policy form ICC25-UL6099/25-UL6099, Chronic Illness Rider (ICC22LAABR-7104/22LAABR-7104) and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **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 subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

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

Products, riders and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.