

LIFE SOLUTIONS

The Lincoln Leader

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Coming soon: Additional indexed accounts are being made available to select inforce Indexed Universal Life insurance policies

Effective April 13, 2026

Effective April 13, 2026, two new indexed accounts will be available on select 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.

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 Yr PTP S&P 500[®] Dynamic Intraday TCA – 15% VCI Indexed Account

1 Yr PTP S&P 500[®] Daily Risk Control – 10% VCI Indexed Account

Headlines

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[Life insurance products Updates to Secondary Addressee Notifications for Life Products \(Reprint\)](#)

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 update

Effective April 13, 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
LifeReserve IUL Accumulator (2011)				
1-Year PTP S&P 500® Dynamic Intraday TCA*—15% VCI	113%	9.25%	0%	4.53%
1-Year PTP S&P 500® Daily Risk Control—10% VCI	130%	9.25%	0%	4.53%
WealthPreserve SIUL (2014)				
1-Year PTP S&P 500® Dynamic Intraday TCA*—15% VCI	113%	9.25%	0%	4.53%
1-Year PTP S&P 500® Daily Risk Control—10% VCI	130%	9.25%	0%	4.53%
LifeReserve IUL Accumulator (2014)				
1-Year PTP S&P 500® Dynamic Intraday TCA*—15% VCI	113%	9.75%	0%	4.68%
1-Year PTP S&P 500® Daily Risk Control—10% VCI	130%	9.75%	0%	4.68%

* 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 April 15th, 2026, the deadline to submit the updated allocation form to Lincoln’s home office is April 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 v73.0D as of April 13, 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

[Frequently Asked Questions](#) [Book of Business Guide](#) [Indexed Account Rates – Current and Historical](#)

PDF [Download the article pdf](#)

Temporary USPS International Mail Delivery Suspensions

Effective Immediately

The United States Postal Service™ is temporarily suspending acceptance of items destined for certain countries, due to logistics impacts resulting from the conflict in the Middle East.

As a result, effective March 3, 2026, **the Postal Service™ is asking customers to refrain from mailing items addressed to the impacted countries, until further notice.**

What this means for Lincoln Financial customers:

- Life and annuity policyowners can continue to securely access policy correspondence online at LincolnFinancial.com.
- For life insurance and annuity disbursements, including death benefit payments, we will work directly with policyowners and beneficiaries in affected countries to collect the required banking documentation and issue funds via electronic wire.

A current list of impacted countries and additional details are available on the [USPS website](#).

PDF

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Action Required for Lincoln *DesignIt* Desktop Users

A recent issue has been identified that prevents the desktop version of our DesignIt illustration software from updating automatically. The online version of DesignIt and WinFlex are not affected.

To ensure the latest version of the life illustration software is being used, DesignIt desktop users must do one of the following:

- Access and leverage **DesignIt Online** from Lincoln's Producer Website
- **Download the updated DesignIt desktop version** on or after March 16, 2026, from the Lincoln Producer Website or through a Field Office Technician

As a best practice, DesignIt Online offers the best experience, including enhanced capabilities and automatic software updates.

Updates to Secondary Addressee Notifications for Life Products

Effective April 11, 2026

Lincoln is updating how we share information about the option to name a **Secondary Addressee** on certain Life insurance policies. These updates are part of our ongoing efforts to simplify communications while continuing to provide important policy information.

What's Changing (Effective April 11, 2026)

In states that require an annual notice explaining a policyowner's right to name a Secondary Addressee to receive grace period and lapse notices, this information will now be included in the **Annual Statement of Account**.

- This change **does not apply** to **Term Life** or **Whole Life** policies.
- Policyowners with Term Life or Whole Life coverage will continue to receive a separate notice about the Secondary Addressee option.

By including this information in the Annual Statement of Account, we can deliver key policy details in one place and reduce the number of mailings clients receive from us.

One-Time Transition Mailing

To support this change, Lincoln will send a **one-time Secondary Addressee notice** using our current letter format.

- This mailing applies to policies with anniversaries between **January and April 2026**.
- Letters will be mailed between **April 2 and April 9, 2026**.

Ongoing Notices for Term Life and Whole Life Policies only

If clients own a **Term Life** or **Whole Life** policy, they will continue to receive a separate letter explaining the option to name a Secondary Addressee. For all other Life product lines, this notice/letter will be discontinued.

- These letters have been refreshed and shortened to one page to make them easier to read and understand.

How to Name a Secondary Addressee

Naming a Secondary Addressee is optional. If clients choose to do so, simply complete the Secondary Addressee designation form available at [LincolnFinancial.com](https://www.lincolnfinancial.com).

PDF

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<p>State approvals</p> <p>Last Updated 2/17/2026</p> <p>View State Availability Grids</p>	<p>Go Digital</p> <p>Your one-stop shop for all Lincoln digital capability resources!</p> <p>GoDigital website</p>	<p>Market Intel Exchange</p> <p>Market data and insights from Lincoln and industry asset management partners</p> <p>Market Intel Exchange (PDF)</p>	<p>Explore our blogs</p> <p>Help solve a range of client income needs through holistic planning.</p> <p>See the latest blog</p>	<p>Find an article</p> <p>View the Index of Articles</p> <p>or visit the Lincoln Leader archive page (must be logged in to LFD.com)</p>
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Important Information:

Lincoln life insurance policies are issued 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.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

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.

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.

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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