

Defense wins games, even in the market – see how!



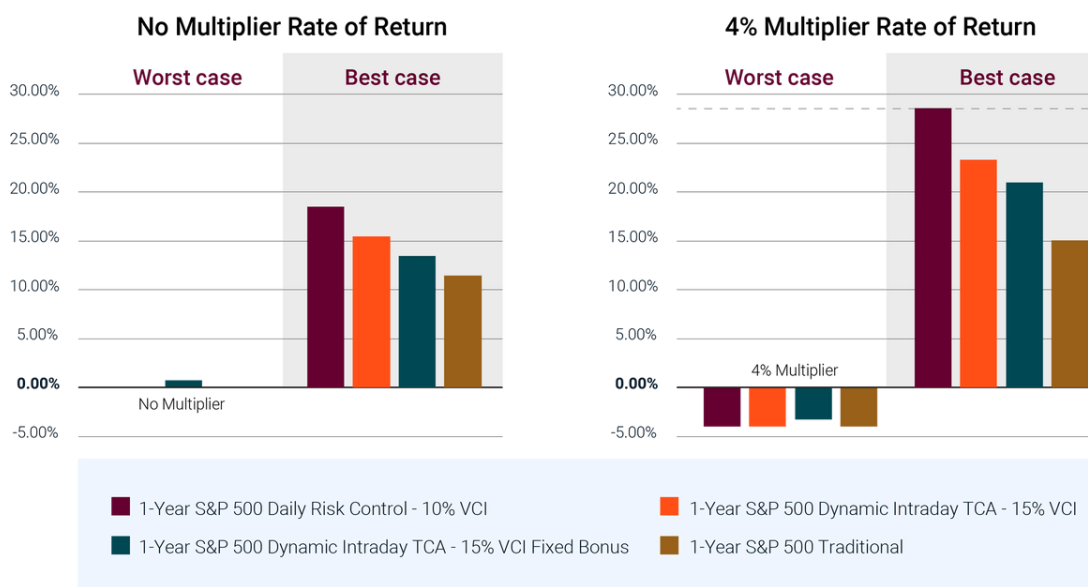
Your clients don't have to pick between playing an offensive or defensive game. Our new Elite Indexed Universal Life Insurance (IUL) Portfolio offers products that allow clients to have both protection and participation. And they can up their performance by taking advantage of the multiplier rider.

Let's look at two sides of the same coin

No Multiplier: The multiplier isn't selected. Your clients see downside protection with a 0% floor and participate in the market returns up to the cap. No additional growth potential, but no losses due to index performance. (Note: loss may be possible due to policy charges.)

4% Multiplier: This provides an Enhanced Performance Multiplier of 66% to 90% depending on the Indexed Account selected. Clients capped out, but because they elected the multiplier rider, they were able to multiply their return. The difference in accumulation potential? It's not incremental – it's exponential. But the trade-off is in down or modest return environments the multiplier charge can result in lower returns or losses of up to 4%.

The data shows just how different those two paths can be over time, even with the same allocation. Whether the outcome is steady or supercharged by the multiplier option, it's the type of scenarios clients deserve to see played out.



Sample illustration only to demonstrate how policy works. Not actual performance. It is possible that the policy will lose value if the indexes do not perform, due to policy charges.



The best part is that the rider can be turned off and on, depending on your clients' risk tolerance and the market.

And our [Indexed Account Analyzer Tool](#) helps you stress-test possible scenarios. Ready to see for yourself?



Lincoln
Financial®

Your tomorrow.
Our priority.SM

Not a deposit	Not FDIC-insured	Not guaranteed by any bank or savings association	May go down in value
Not insured by any federal government agency			

Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates, including broker-dealer/distributor Lincoln Financial Distributors, Inc., Radnor, PA, and insurance company affiliates The Lincoln

National Life Insurance Company, Fort Wayne, IN, and Lincoln Life & Annuity Company of New York, Syracuse, NY. Affiliates are separately responsible for their own financial and contractual obligations.

*Lincoln WealthBuilder*SM IUL (2025) is issued on policy form ICC24-UL6097/24-UL6097 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.** Not available in NY.

The S&P 500[®] Price Return Index tracks the stock performance of 500 large U.S. companies. This is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by The Lincoln National Life Insurance Company.

Standard & Poor's, S&P and S&P 500[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by The Lincoln National Life Insurance Company. The Lincoln National Life Insurance Company's product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500[®] Index.

The S&P 500[®] Index, S&P 500[®] Dynamic Intraday TCA Index, and S&P 500[®] Daily Risk Control 10% Index ("Indexes") and associated data are a product of S&P Dow Jones Indices LLC, its affiliates and/or their licensors and has been licensed for use by Lincoln Financial, 2024 S&P Dow Jones Indices LLC, its affiliates and/or their licensors. All rights reserved. Redistribution or reproduction in whole or in part are prohibited without written permission of S&P Dow Jones Indices LLC. For more information on any of S&P Dow Jones Indices LLC's indices, please visit www.spdji.com. S&P[®] is a registered trademark of Standard & Poor's Financial Services LLC ("SPFS") and Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Neither S&P Dow Jones Indices LLC, SPFS, Dow Jones, their affiliates nor their licensors ("S&P DJI") make any representation or warranty, express or implied, as to the ability of any index to accurately represent the asset class or market sector that it purports to represent and S&P DJI shall have no liability for any errors, omissions, or interruptions of any index or the data included therein.

The S&P 500[®] Index is a price index and does not reflect dividends paid on the underlying stock. It is not possible to invest directly in an index.

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. Growth is not guaranteed. If the indexes do not perform, it is possible to lose principal value due to policy charges.

Products, riders, and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage. Check state availability.

For financial professional use only. Not for use with the public.

IUL-RANGE-EML001_Z01

©2025 Lincoln National Corporation LincolnFinancial.com

Lincoln Financial 150 N. Radnor-Chester Road Radnor, PA 19087
877-ASK-LINCOLN 877-275-5462 E-communication from Lincoln Financial.

LCN-8068065-061225