

It's been an exciting year at Lincoln with two new IUL products rounding out our [broad life insurance portfolio](#). As always, thank you for your partnership and contributions to our success.

I want to take a moment to make sure you are aware of some key initiatives that can build your business. Please take a moment to see some important material we've created and upcoming opportunities.

**NEW accumulation IUL launched 5/14/18 — *Lincoln WealthAccumulate*<sup>SM</sup> IUL**  
**Built for your clients who are looking for accumulation and distribution potential from one life insurance policy.**

- [Watch the new video](#): Discover the new, transparent IUL with flexibility and significant cash value potential
- [Access tools and resources](#): Useful material to learn how *Lincoln WealthAccumulate* IUL can be a good solution for your client, all in one place
- [View the May ONEmeeting recording](#): View a webinar highlighting the new *Lincoln WealthAccumulate* IUL
- [Register for the June ONEmeeting](#): Join us today to learn how the new *Lincoln WealthAccumulate* IUL can help customers access the business, premium finance and foreign nationals market

**Lincoln is committed to providing a broad portfolio to help you meet all your clients' needs, whether they need protection or accumulation and distribution.**

## **PRODUCT SPOTLIGHTS**

[Lincoln LifeGuarantee® UL](#): Number one for \$1 million, male 65, preferred best nontobacco lifetime and 95.

- Lifetime guaranteed protection
- Competitive level pay rates
- A simple sales process and the opportunity to submit an eTicket

***Lincoln WealthPreserve*<sup>®</sup> IUL: Coming to New York on June 11, 2018!**

- Guaranteed death benefit for up to 40 years or to age 90 (whichever comes first)
- Simple policy design with one indexed account linked to S&P 500 performance
- Guaranteed 1% floor

**And, use Lincoln's leading-edge underwriting as a competitive advantage for your business:**

- Large-case know-how with up to \$150 million capacity

- \$60 million autobind to age 75 and \$65 million jumbo limits
- Table reduction program for all medical impairments (Table three to standard to age 70 – up to \$10 million)
- Significantly improved Hepatitis C guidelines and ratings
- PLUS...Now, no routine resting EKGs required for **all** ages and face amounts!

On behalf of everyone at Lincoln, we truly appreciate our partnership with you and look forward to working to grow our businesses.

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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.

*Lincoln WealthAccumulate*<sup>SM</sup> IUL (2018) is issued on policy form ICC18UL6083/UL6083 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.**

*Lincoln LifeGuarantee*<sup>®</sup> UL (2013)—2/12/18, policy form UL6000 and state variations. Not available in NY.

*Lincoln WealthPreserve*<sup>®</sup> IUL (2017) policy form ICC17UL6082/UL6082 and state variations with optional rider form ICC17ABR-7044/ABR-7044. Policies sold in New York are issued on policy form UL6082, with optional rider form ABR-7027N , by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

Products and features are subject to state availability. Limitations and exclusions may apply.

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|--|------------------|---|----------------------|
| 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 |                  |   |                      |



**You're In Charge<sup>®</sup>**

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