



Policy Account Snapshot Guide

Life Solutions

Lincoln WealthAccumulate® & Lincoln WealthAccumulate® 2 IUL (2019 & forward)

Lincoln WealthBuilder® IUL

Lincoln WealthPreserve® 2 IUL & SIUL

Updated October 2, 2026

Insurance products issued by:
The Lincoln National Life Insurance Company

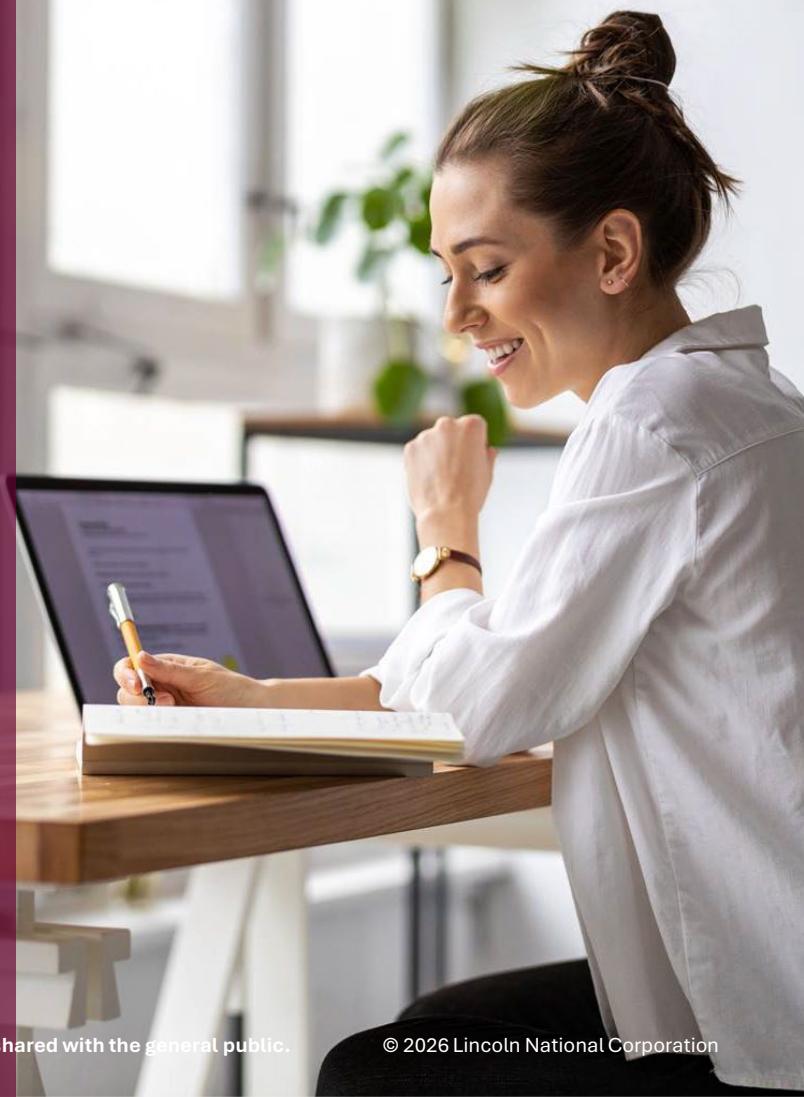


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Lincoln is proud to offer multiple self-service tools for users to monitor and manage their inforce Indexed Universal Life (IUL) insurance policies online.

This guide covers the **Policy Account Snapshot** tool, which provides a to-date snapshot of all open indexed segments, bridging the gap between annual statements and policy reviews.

Note: This tool is only available for *Lincoln WealthAccumulate®* & *Lincoln WealthAccumulate®* 2 IUL (2019 & forward), *Lincoln WealthBuilder®* IUL, and *Lincoln WealthPreserve®* 2 IUL & SIUL. It is available for Financial Professional use only.



Important Details (pg. 2)

See who can use the tool, what products it is available for and other important information.



How to Access (pg. 2)

See where to find the tool within the Lincoln Producer Website.



How it Works

See how the tool functions and helps you and your clients.

- [Policy Owner Information and Value Summary \(pg. 3\)](#)
- [Indexed Account Allocations table \(pg. 3\)](#)
- [Indexed Loan Account Allocations table, if applicable \(pg. 4\)](#)
- [Fixed Account Allocations table \(pg. 4\)](#)
- [Definitions and Disclosures \(pg. 5\)](#)



Policy Account Snapshot vs. Annual Statement (pg. 6)

Compare features between the two resources.

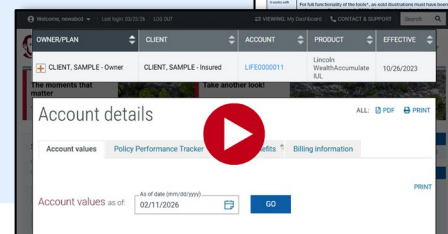
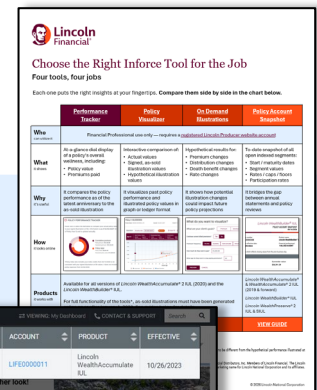


Frequently Asked Questions (pg. 7)

Now that you've seen how the tool works, we'll answer your most frequently asked questions!

The Policy Performance Tracker is a part of Lincoln's suite of IUL Post-Issue Policy Management Tools.

Watch this [eShort Video](#) for a quick overview of this tool, or check out this [Comparison Chart](#) to see them all side by side!

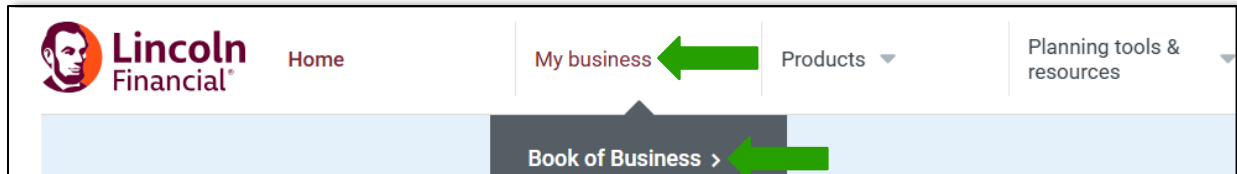


Important Details

- **Audience:** For Financial Professional use only.
- **Products:** For *Lincoln WealthAccumulate®* & *Lincoln WealthAccumulate®* 2 IUL (2019 & forward), *Lincoln WealthBuilder®* IUL, and *Lincoln WealthPreserve®* 2 IUL & SIUL.
- **Other:**
 - The PDF does not automatically save. It must be saved manually.
 - This tool does not provide an actual statement, as open segment values do not represent true policy assets and can only be determined once the segments are closed.

How to Access

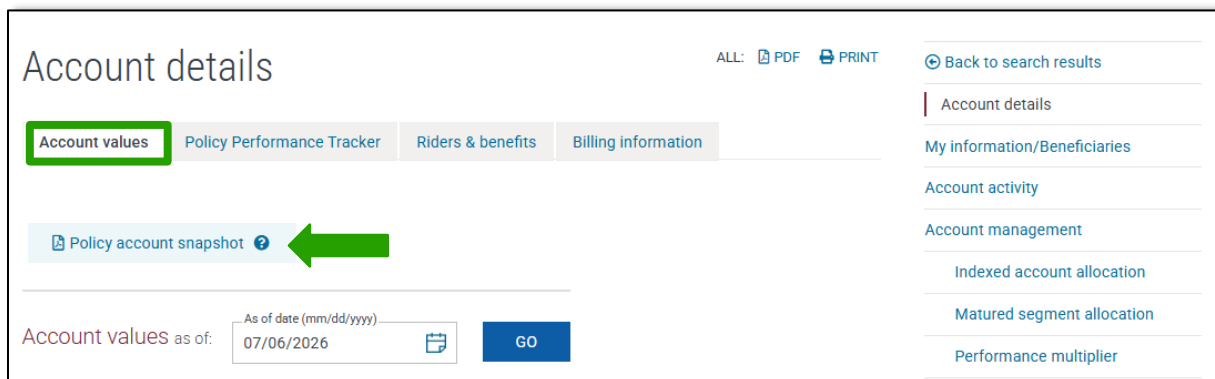
1. [Register](#) or log in to your **Lincoln Producer Website** online account.
2. Go to **My business** from the top menu and select **Book of Business** from the dropdown.



3. [Search or filter your book of business](#) to find your desired client and click the **account number** link.

OWNER/PLAN	CLIENT	ACCOUNT	PRODUCT	EFFECTIVE
CLIENT, SAMPLE - Owner	CLIENT, SAMPLE - Insured	LIFE0000011	Lincoln WealthAccumulate IUL	10/26/2023

4. Under the **Account values** tab at the top, click the **Policy Account Snapshot** button.



How it Works

After the Policy Account Snapshot button is clicked, a **standard PDF file** will open. See samples of each page listed below. As a reminder, this PDF does not automatically save and **must be saved manually**.

Policy Owner Information and Value Summary



Lincoln WealthBuilder® IUL
POLICY ACCOUNT SNAPSHOT
09/16/2026

WWW.LINCOLNFINANCIAL.COM
LINCOLN CUSTOMER SERVICE
800-487-1485 MON-FRI 8:00 A.M. - 6:00 P.M.

Owner name: VALUED CLIENT	Policy number: IULXXXXXXX	Product name: Lincoln WealthBuilder® IUL
Insured: VALUED CLIENT	Policy effective date: 10/09/2024	Financial professional: VALUED AGENT

All information presented is accurate as of the Policy Account Snapshot date which reflects closing values from the prior business day.

POLICY VALUE SUMMARY - 09/16/2026			
Total premiums \$68,950.09	Policy value \$38,391.29	Surrender value \$38,391.29	Death benefit \$2,022,300.09

Indexed Account Open Segment Values

The information shown below depicts certain hypothetical values related to open Indexed Segments as of the date of this Policy Account Snapshot. These values are not available to increase the accumulation or surrender values of the Policy. Indexed Account interest credits occur at Segment Maturity. Segment Maturity information is available online describing the Indexed Account interest credit to that Segment.

Certain column headers are described in the Definitions and Disclosures section that immediately follows the Account Allocations section.

INDEXED ACCOUNT ALLOCATIONS								
Indexed Account Term	To-Date Index Performance	To-Date Segment Performance	Floor	Index Growth Cap	Participation Rate	Multiplier Rate	Account Value Enhancement	Current Segment Value
1 S&P 500® Traditional Indexed Account								
10/15/2025-10/15/2026	12.17%	19.09%	0.00%	11.50%	101.00%	66.00%	N/A	\$7,044.56
1 S&P 500® Daily Risk Control - 10% VCI								
10/15/2025-10/15/2026	4.93%	11.27%	0.00%	18.50%	130.00%	76.00%	N/A	\$3,522.41

Indexed Loan Account Open Segment Values

INDEXED LOAN ACCOUNT ALLOCATIONS								
Indexed Account Term	To-Date Index Performance	To-Date Segment Performance	Floor	Index Growth Cap	Participation Rate	Multiplier Rate	Account Value Enhancement	Current Segment Value
1 Fidelity AIM® Dividend 5% VCI - ILA w/FB								
01/15/2026-01/15/2027	0.62%	1.00%	0.00%	N/A	180.00%	N/A	1.00%	\$813.72
02/15/2026-02/15/2027	0.61%	1.00%	0.00%	N/A	180.00%	N/A	1.00%	\$7,093.14
Total Indexed Loan Values: \$7,906.86								

Fixed Account Open Segment Values

FIXED ACCOUNT ALLOCATIONS	
ACCOUNT	VALUE
Fixed Account	\$512.80
Holding Account	\$0.00
Dollar Cost Averaging Account	\$0.00
Collateral Account Value	\$0.00
Total Fixed Values	\$512.80

Definitions and Disclosures

DEFINITIONS AND DISCLOSURES

POLICY VALUE SUMMARY

Account Value Enhancement (AVE) – Bonus no less than the guaranteed minimum credited at Segment Maturity based on Average Monthly Segment Balance on any applicable indexed accounts.

Current Segment Value – The current proportion of the Policy Value, as of the date of this Policy Account Snapshot that is allocated to each of the individual indexed account segments. This value does not include any indexed account interest.

Death Benefit – The amount of money payable to the beneficiary(ies) of the Policy, including any supplemental term riders and net of any withdrawals and policy loans, if death were to occur on the date of this Policy Account Snapshot.

Floor – Rate declared by the company used to determine the minimum index return rate that can be credited to an Index Segment.

Index Growth Cap – Rate declared by the company used to determine the maximum index return rate that can be credited to an Index Segment.

Indexed Loan – When an indexed loan is taken, the borrowed money from your policy is transferred from the Indexed Account(s) and/or Fixed Account and will earn index credits based on the performance of the selected Indexed Loan Account(s). At segment maturity, any index credits are transferred to the holding account to be allocated to the non-loaned Indexed/Fixed Accounts according to your premium allocation instructions. You'll have a guaranteed loan interest rate charged on borrowed funds that will accumulate on the loan balance.

Multiplier Rate – If the Multiplier Rider is selected at issue and turned on, beginning in year 1, applies a percentage increase to the performance-based crediting percentages at segment maturity of eligible Indexed Accounts. 2-Year Indexed Accounts and Indexed Loan Accounts are not eligible.

Participation Rate – Rate declared by the company used to determine the percentage of the index's return that is credited to an Index Segment.

Policy Value – The sum of the Indexed Account(s), Fixed Account, Dollar Cost Averaging Account, Holding Account and any Fixed Loan Collateral Account value.

DISCLOSURES

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.

Please refer to your policy or additional marketing material for more detailed information on your Indexed Accounts.

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.

The S&P 500® Dynamic Intraday TCA Index methodology was created based on historical data of the Index components. The methodology is available at: <https://www.spglobal.com/spdji/en/indices/multi-asset/sp-500-dynamic-intraday-tca-index-usd-er/#overview>

The S&P 500® Daily Risk Control 10% Index methodology was created based on historical data of the Index components. The methodology is available at: <https://www.spglobal.com/spdji/en/indices/multi-asset/sp-500-daily-risk-control-10-index/?currency=USD&returntype=E-#overview>

The Fidelity AIM® Dividend Index (the "Index") is a product of Fidelity Product Services LLC ("FPS") and has been licensed for use by The Lincoln National Life Insurance Company and its affiliates and reinsurers ("Lincoln"). Fidelity is a registered trademark of FMR LLC. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs of Lincoln or any Lincoln life insurance owner. Lincoln exercises sole discretion in determining whether and how the life insurance will be linked to the value of the Index. FPS does not provide investment advice to owners of the life insurance, and in no event shall any Lincoln life insurance policy owner be deemed to be a client of FPS. Neither FPS nor any third party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, Index or market performance, life insurance generally or the Lincoln life insurance in particular, and Lincoln life insurance is not sold, sponsored, endorsed or promoted by FPS or any other third party involved in, or related to, making or compiling the Index (including the Index calculation agent, as applicable). FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular use; does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto; and assumes no liability for errors, omissions, or interruptions of the Fidelity AIM® Dividend Index.

Policy Account Snapshot vs. Annual Statement

Whether your clients are excited about retirement or concerned about the market, now you can have a meaningful conversation with a real-time snapshot of their unique situation on the day you meet with them.

Features	Policy Account Snapshot	Annual Statement
Dates included	Current Day	Policy Anniversary
Indexed Accounts Rate of Return		✓
Total values for Premium, Policy value, Surrender value, Loan balance (if applicable), Death benefit	✓	✓
Indexed Account Open Segment Values	✓	✓
Fixed Account Open Segment Values	✓	✓
Loan Information (if applicable)	✓	✓
Policy Charges		✓
Allocation Options		✓
Product Disclosures & Notices	✓	✓
Riders and Supplemental Benefits		✓
Important Definitions	✓	✓

Frequently Asked Questions

General FAQs

Question	Answer
1. How do I access this tool?	Follow the “How to Access” instructions here. If you are not registered for a Lincoln online account, watch this eShort Video (3 min.) for instructions. In addition, here is the direct registration link.
2. Can delegate users use this tool?	• Yes, delegate users with transactional access can use this tool. • Just like a Financial Professional, they will log into their online Lincoln account to access. • To add a new delegate user, follow these instructions (pg. 9).
3. I'm logged in to my Book of Business, and the tool is unavailable. Why?	There are several reasons the tool may not be available in the Lincoln Producer Website: • Product Restrictions: This tool is only available for WealthAccumulate and WealthAccumulate 2 IUL (2019 & forward), WealthBuilderIUL, and WealthPreserve2 IUL & SIUL. • Policy Status Restrictions: The tool will not be visible for inactive policies; the message below will appear instead. Account details Information for this policy is not available online. If you need further assistance, please contact customer service.
6. Who do I contact for assistance with the tool?	• For questions on how to use this tool or how the process works, please contact Lincoln's Adoption Specialists for guidance. • For questions on Lincoln products, policy performance, or policy details, please contact your dedicated wholesaler. • For any additional questions, please call the Life Sales Desk at 877-533-0114.

Insurance products issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. Variable products distributed by Lincoln Financial Distributors, Inc. Members of Lincoln Financial. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.