



Policy Visualizer and On-Demand Illustrations Guide

Life Solutions

All versions of *Lincoln WealthAccumulate*® 2 IUL (2020)
Lincoln WealthBuilder® IUL

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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 Visualizer** tool and the **Self-Service, On-Demand Illustration** tool. These tools allow Financial Professionals to view the **actual, the signed, as sold illustration, and the projected values** of inforce policies, as well as generate **hypothetical inforce illustrations** before submitting an official change request.

Note: These tools are available for *Lincoln WealthBuilder®* IUL and all versions of *Lincoln WealthAccumulate®* 2 IUL (2020). They are available for Financial Professional use only.



Important Details (pg. 2)

See who can use the tools, what products they are available for and other important information.



How to Access (pg. 2)

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



How it Works

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- [On-Demand Illustrations \(pg. 4\)](#)
 - [Premium, Distributions, or Death Benefit Solves \(pg.4\)](#)
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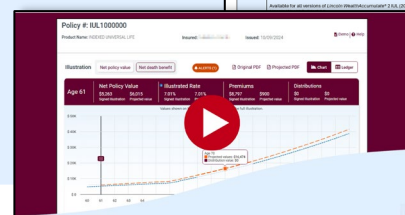
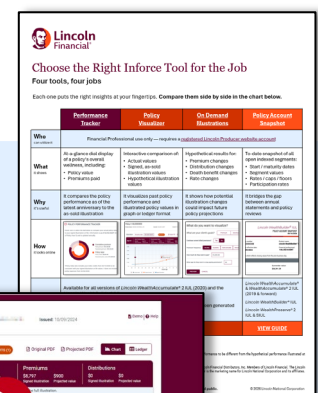
Frequently Asked Questions

Get answers to your most frequently asked questions!

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The Policy Visualizer and On Demand Illustrations are a part of Lincoln's suite of IUL Post-Issue Policy Management Tools.

Watch this **eShort Video** for a quick overview of these tools, or check out this **Comparison Chart** to see them all side by side!

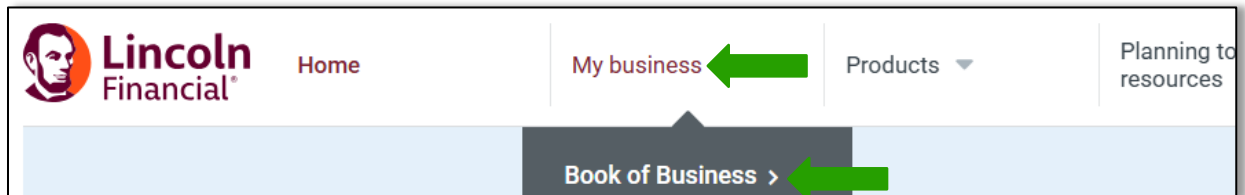


Important Details

- **Audience:** For Financial Professional use only.
- **Products:** For *Lincoln WealthBuilder®* IUL and all versions of *Lincoln WealthAccumulate®* 2 IUL (2020).
- **Illustration Requirements:** For full functionality of the tools, the as-sold illustration must have been generated on or after January 1, 2023, using Lincoln DesignItSM Online (*not the desktop version—see [FAQ](#) for details*), WinFlex, or Ensignt.
- **Other:** These tools will only be displayed **after the policy reaches its one-month anniversary**; for example, a policy dated 1/1 reaches its first monthiversary on 2/1, so the tools would be available starting 2/2.

How to Access

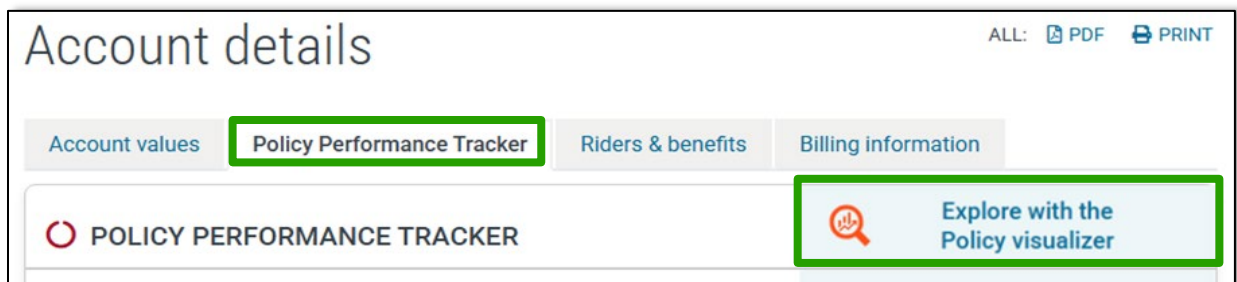
1. [Register](#) or log in to your **Lincoln Producer Website** online account.
2. Go to **My business** from the top menu and select **Book of Business** from the dropdown.



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. Click the **Policy Performance Tracker** tab at the top, then the **Visualizer** link on the right.



- a. If the [desktop version of DesignItSM](#) was used and a QR code/GUID did not generate, the following message will appear:



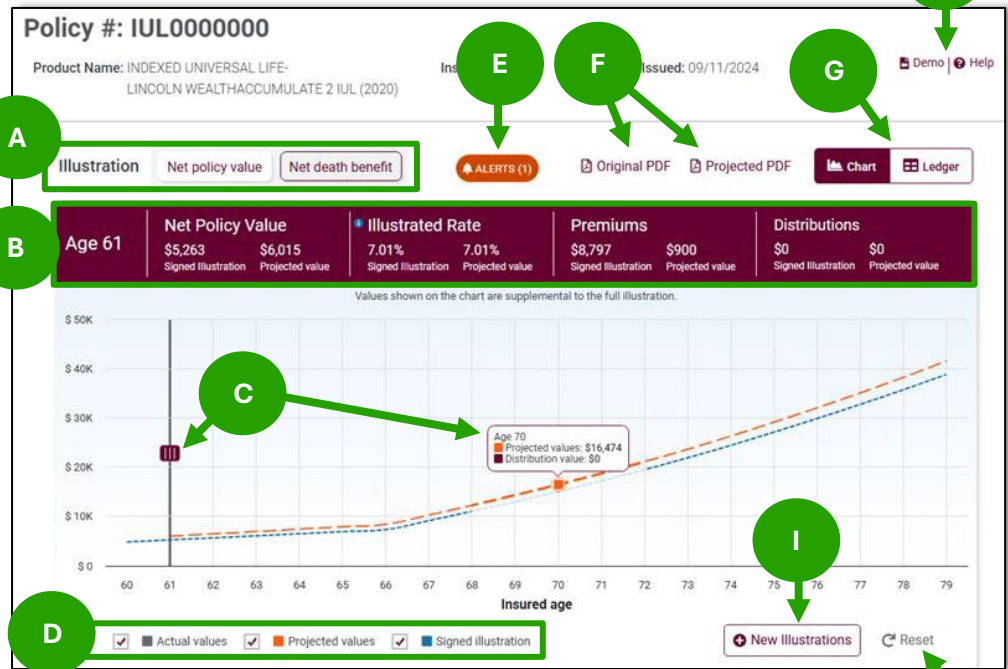
How it Works

Policy Visualizer

A. **Illustration Type:** Switch views between net policy value and net death benefit.

B. **Header:** View actual, signed illustration, and projected values across the top of the graph.

C. **Slider:** Slide the needle along the chart to change the insured's age and corresponding net policy/death benefit values in the header.



○ **Hover:** Hover over any of the lines for a quick, dynamic comparison.

D. **Policy Values:** Indicates the actual, signed illustration and projected values displayed on the graph.

- **Actual Values** = Real illustration values based on policy performance
- **Projected Values** = Hypothetical illustration values based on current values and any new scenario changes
- **Signed Illustration Values** = Original illustration values provided at the time of sale

E. **Alerts:** Messages that could appear include MEC warnings, notice that the signed illustration is unavailable, or information on the Rate of Return being used.

F. **PDFs:** The “Original PDF” displays the signed illustration, while the “Projected PDF” shows the most recently created projected illustration.

- The original PDF will take a few moments to download. While it is preparing, the blue banner below will appear. The user may continue using the visualizer tool until the download is complete.



G. **View Options:** View annual values in a chart or ledger format.

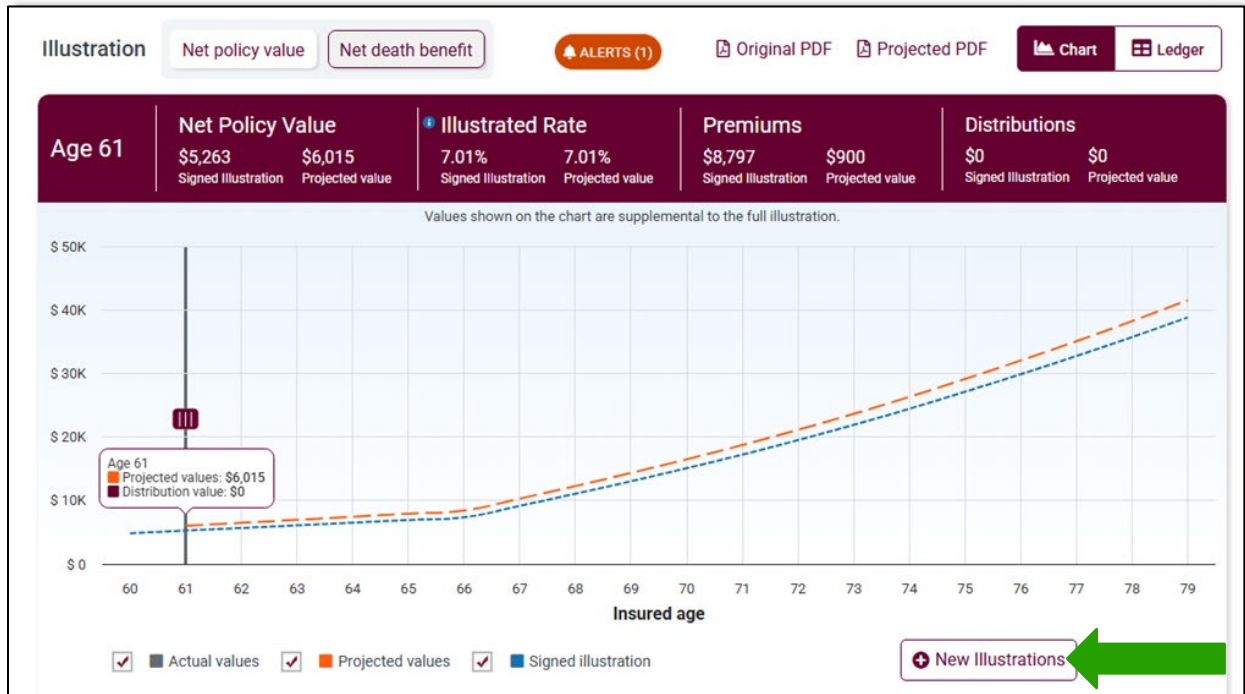
H. **Demo and Help:** The help button shows descriptions of terminology used on the page. The demo button shows a video of how the tool works.

I. **New Illustration:** See [next page](#) for details.

J. **Reset Button:** After generating a new illustration, the reset button restores the original projections shown when the Visualizer was first opened.

On-Demand Illustrations

1. Within the Policy Visualizer tool, select the **New Illustrations** button from the bottom right corner of the page.



2. Pick the **type** of projected illustration you'd like to generate.

What do you want to visualize?

What are your client's goals?
Premium
Distributions
Death benefit
Specify Rate

- o **Premium, Distributions, or Death Benefit Solves**
 - i. **Answer the questions** provided. Reflexive questions will appear based on the selections made. Click the **Preview** button at the bottom to continue.

Do you know your client's desired withdrawal amount?
Yes
No

Withdrawal frequency
Monthly
Quarterly
Semi-annually
Annually

What is their withdrawal amount?
\$5,000.00

What age do they want to start taking withdrawals?
45

PREVIEW
RESET

- **Specify Rate Solves**

- Enter the desired rate(s) of return** to project current funds with a new rate of return. Enter a percentage that does not exceed the [AG49 Max Rate](#) displayed. Click the **Preview button** at the bottom to continue.

To project current funds with a new rate of return, enter in % not to exceed the maximum displayed

Current fund	Allocation	New Rate	Max Rate
1 S&P 500® Daily Risk Control - 10% VCI	20%	8% Exceeds Max Rate	7.13%
1 S&P 500® Dynamic Intraday TCA - 15% VCI	20%	6%	7.19%

- You'll then be taken back to the Visualizer page with the **new projected illustration values shown**.
 - When a new scenario is created, the orange line in the graph, the header values, and the Projected PDF link will all update.
 - Multiple projected PDFs will not be saved in the system but may be downloaded after each scenario is generated. The version available for download is always the most recent scenario.
 - As a best practice, users should download each projected illustration after it is generated.
 - After generating a new illustration, use the reset button in the bottom right corner to restore the original projections shown when the Visualizer was first opened.

Frequently Asked Questions

General FAQs

Question	Answer
1. How do I access these tools?	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. If more than one agent is listed on a policy, is the tool only available to the first writing agent and their upline?	If there is more than one Financial Professional listed, these tools would be available to all of them, including their uplines.
3. Can delegate users use these tools?	• Yes, delegate users with transactional access can use these tools. • 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).
4. I'm logged in to my Book of Business, and it says the tools are unavailable. Why?	There are several reasons the tools may not be available in the Lincoln Producer Website: • Product Restrictions: At this time, these tools are available for <i>Lincoln WealthBuilder®</i> IUL and all versions of <i>Lincoln WealthAccumulate®</i> 2 IUL (2020). • Illustration Platform Restrictions: If a new business illustration was run on the desktop version of DesignItSM, or if the QR code was of poor quality due to it being faxed or printed, this tool may not be available. • 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.
5. Who do I contact for assistance with the tools?	• For questions on how to use these tools 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. • For help creating specific scenarios, please follow the existing process for running a new inforce illustration or reach out to your Lincoln representative.
6. Is there a way I can provide feedback to Lincoln regarding the tool?	Feedback is welcomed and encouraged. Please use the pop-up survey within the tool to share your thoughts and help us enhance the experience.  Survey Invitation: We'd like your feedback Help us improve your experience! A quick survey will appear once you're done with your visit. You can accept the invite or close this pop-up.

Policy Visualizer FAQs

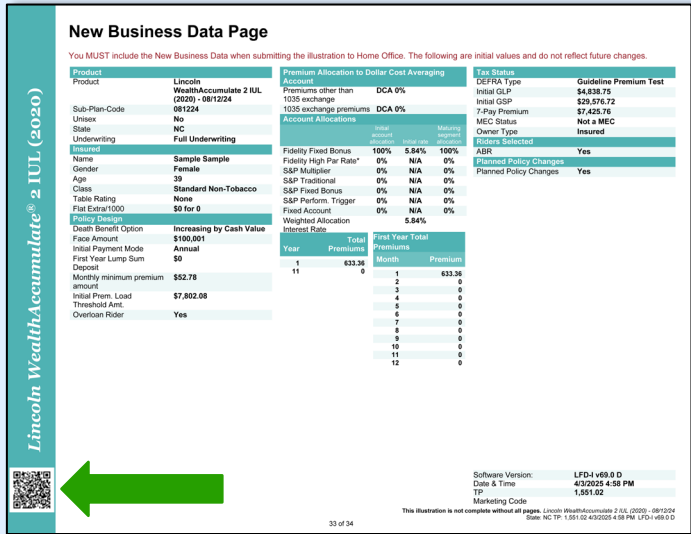
Question	Answer
1. How often do the values on the Visualizer update?	- Signed illustration values always stay the same as they are the original. - Actual values are updated annually. - Projected values are from the previous day (interim index values are not included).
2. What happens if the signed illustration is not on file?	If there is no signed illustration on file, an alert will display letting the user know the signed illustration data is unavailable. 
3. What other types of alerts might appear in this tool?	- Modified Endowment Contract (MEC) - Illustrated rate unavailable - Signed illustration unavailable - Service unavailable
4. How does AG49 factor into calculating the projected illustrated rate displayed in the tool?	- If there is no as-sold illustration on file, the Actuarial Guideline 49 (AG49) rates will be used to calculate the Projected Rate of Return (ROR). - If there is an as-sold illustration on file, those rates will be used to calculate the Projected ROR, unless any of the following occurred: - If an allocation change was made to a different account other than the ones shown in the as-sold illustration, the AG49 rate for that new account will be used to calculate the Projected ROR - If a rate from the as-sold illustration exceeds the current AG49 rate, the AG49 rate for that account will be used to calculate the Projected ROR Note: The projected rate is always a weighted average.
5. Can timing impact the values the Policy Visualizer provides?	Yes, the tool shows values that include updated monthly anniversary processing, reflecting premiums paid and policy charges.
6. What happens if I move the slider backwards?	When the slider is moved to a point earlier than the Insured's current age, the projected values are replaced with actual, historical values.
7. How do I run a new, hypothetical illustration?	See the On-Demand Illustrations section .

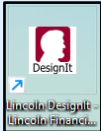
On-Demand Illustration FAQs

Question	Answer
1. What if I can't run the type of illustration I want using this tool?	The tool only permits financial professionals to run the most requested types of inforce illustrations. For specific scenarios, please follow the existing process for running a new inforce illustration or reach out to your Lincoln representative.
2. Will more illustration types be added in the future?	Yes, we are looking to make additional illustration types available in the future.
3. Will using this tool impact the policy?	No. Running an on-demand illustration <u>does not</u> impact the policy — it simply creates a hypothetical, projected illustration. To make formal policy changes, please follow the existing process for running a new inforce illustration or reach out to your Lincoln representative.
4. When I create a new scenario, what is the illustration rate of return?	When a user runs a new projected illustration, we will use the current max Rate of Return (ROR) based on AG49 guidelines — <u>unless the Specify Rate scenario is used.</u>
5. When solving for Distributions in the tool, how will the distributions generate?	Distributions will generate as withdrawals up to cost basis and then switch to loans. In addition, an alert message will display in the tool for withdrawals switching to loans. Note: Any planned loans/withdrawals will remain on the on-demand illustration.
6. Will the system save my previously created projected illustrations?	No, not at this time. Users may download the Projected PDF after each scenario is generated.
7. Will anyone else have access to the on-demand illustrations I run?	Because Projected illustration PDFs are <u>not</u> saved in the system, no other users (Lincoln customer service, wholesalers, etc.) will be able to access them. As a best practice, users should download each projected illustration after it is generated.
8. Is there a limit on how many projected illustrations I can run?	New scenarios can be run as often as needed – there is no limit!
9. Will the projected illustration tell me if I am running a Modified Endowment Contract (MEC)?	The tool will not prevent you from generating a MEC illustration, however a warning will appear in your “Alerts” after you clicked preview to generate the scenario. The warning says, “<i>The hypothetical changes you’re requesting in this projected illustration would make this policy a Modified Endowment Contract (MEC). Please review the projected illustration PDF for specific details.</i>”
10. What other types of alerts might appear in this tool?	• Modified Endowment Contract (MEC) • Withdrawals switching to loan • Target distribution solve error • Not guaranteed values

	Service unavailable
11. How do I make actual changes to the inforce policy?	To make formal policy changes, please follow the existing process for running a new inforce illustration or reach out to your Lincoln representative. Note: A Projected PDF generated using the On-Demand Illustration tool will <u>not</u> be accepted.

Lincoln DesignItSM Illustration FAQs

Question	Answer
1. I'm not sure which version of DesignItSM I used for the illustration. Is there a way to tell?	If the online version of DesignItSM was used, a QR code (as shown below) or a Globally Unique Identifier (GUID) will be present on the New Business Data page of the illustration. 
2. What happens if I didn't use Lincoln DesignItSM — I used WinFlex or Ensignt instead?	WinFlex and Ensignt automatically add the QR code/GUID since they're online-only platforms. Therefore, any illustration created in them will work with the Policy Visualizer.
3. How can I ensure I'm using the online version of the Lincoln DesignItSM platform moving forward?	Follow the steps below to ensure you're using the online version of DesignItSM: - Register or log in to your Lincoln Producer Website online account. - Click the Planning tools and resources dropdown from the top menu. - Select Illustration tools. - Toggle to Life. - Under Lincoln DesignItSM Platform, select Access Online Version.

	Lincoln DesignItSM Platform The platform enables you to illustrate Lincoln's life product portfolio. You also have access to Lincoln's advanced marketing tools. Lincoln life insurance illustration (NAIC Model) requirements DesignItSM Sales Concept Content Library <table><thead><tr><th>DATE</th><th>VERSION</th><th>DESCRIPTION</th><th>RELEASE NOTES</th></tr></thead><tbody><tr><td>2/16/2026</td><td>v73.0</td><td>Download DesignItSM Access online version</td><td>Release notes</td></tr></tbody></table> IMPORTANT: If you have an icon like this on your computer, you are using the <u>desktop version</u> of DesignItSM. 	DATE	VERSION	DESCRIPTION	RELEASE NOTES	2/16/2026	v73.0	Download DesignItSM Access online version	Release notes
DATE	VERSION	DESCRIPTION	RELEASE NOTES						
2/16/2026	v73.0	Download DesignItSM Access online version	Release notes						
5. What are the benefits of using the online version of DesignItSM?	- No updates are needed – always have the most current version. - The online version offers more robust reporting options. - And, most importantly, it allows users to view the IUL Policy Performance Tracker and use the full functionality of the Policy Visualizer!								
6. Who do I contact for DesignItSM support?	Register or log in to your Lincoln Producer Website online account. - Click the Planning tools and resources dropdown from the top menu. - Select Illustration tools. - Toggle to Life. - Under Lincoln DesignItSM Platform, open the Support accordion for contact information. Lincoln DesignItSM Platform The platform enables you to illustrate Lincoln's life product portfolio. You also have access to Lincoln's advanced marketing tools. Lincoln life insurance illustration (NAIC Model) requirements DesignItSM Sales Concept Content Library <table><thead><tr><th>DATE</th><th>VERSION</th><th>DESCRIPTION</th><th>RELEASE NOTES</th></tr></thead><tbody><tr><td>2/16/2026</td><td>v73.0</td><td>Download DesignItSM Access online version</td><td>Release notes</td></tr></tbody></table> + Software requirements + Support	DATE	VERSION	DESCRIPTION	RELEASE NOTES	2/16/2026	v73.0	Download DesignItSM Access online version	Release notes
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2/16/2026	v73.0	Download DesignItSM Access online version	Release notes						

Note: The timing of premium payments, in addition to the amount paid, can impact policy performance, potentially causing actual performance to be different from the hypothetical performance illustrated at the time of sale.

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