



# Lincoln WealthBuilder<sup>SM</sup> IUL: What is your clients' strategy?

## Match your clients' risk tolerance to their financial goals with these sample model allocations

Lincoln WealthBuilder<sup>SM</sup> is an accumulation-focused indexed universal life (IUL) product that offers clients a dynamic blend of protection and performance. It's built to help clients diversify their financial portfolio and take advantage of growth opportunities, while maintaining downside protection and providing death benefit protection. Clients have access to five indexed accounts from names you know and trust.

|                              | S&P 500 <sup>®</sup><br>Traditional Indexed<br>Account | S&P 500 <sup>®</sup><br>Daily Risk Control<br>10% Enhanced VCI | S&P 500 <sup>®</sup><br>Dynamic Intraday TCA<br>15% Enhanced VCI | S&P 500 <sup>®</sup><br>Dynamic Intraday TCA<br>15% Enhanced VCI<br>w/ Fixed Bonus | Fidelity AIM <sup>®</sup><br>Dividend 5% VCI<br>w/ Fixed Bonus |
|------------------------------|--|--|--|--|--|
| Options for<br>customization | 1-Year   | 1-Year   | 1-Year   | 1-Year   | 1-Year   |
|                              | 1-Year w/ Multiplier<br>Rider                          | 1-Year w/ Multiplier<br>Rider                                  | 1-Year w/ Multiplier<br>Rider                                    | 1-Year w/ Multiplier<br>Rider  | 1-Year w/ Multiplier<br>Rider                                  |
|                              | 2-Year   | 2-Year   | 2-Year   |  |  |



The following sample allocations can help you make informed decisions on how you can choose indexed accounts to align with your clients' unique needs and individual goals, helping you serve everyone from wealth builders to wealth protectors.

See all features of [Lincoln WealthBuilder IUL](#) [here >>>](#)

Insurance products issued by:  
The Lincoln National Life Insurance Company

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## Diversified Stability

The conservative approach offers two indexed accounts with a fixed bonus, which can help mitigate the impact of market downturns. Using a balanced blend of the S&P 500 and Fidelity indexed accounts provides diversification and more stable growth over time.<sup>1</sup>

| 50%   | 50%  |
|---|--|
| S&P 500® Dynamic Intraday TCA 15% Enhanced VCI w/ Fixed Bonus | Fidelity AIM® Dividend 5% VCI w/ Fixed Bonus |
| 1-Year  | 1-Year                                       |

### Client profile:

- Concerned about long-term stability and minimizing losses vs. seeking higher returns
- Views the market as very volatile
- Their portfolio is focused on steady income and stability with assets like government bonds, blue-chip stocks and fixed deposits

## Strategic Growth

This moderately aggressive approach helps increase upside potential through S&P-based enhanced volatility controlled indexed (VCI) accounts with higher caps/participation rates.<sup>1</sup> Additionally, two-year accounts offer greater potential cumulative returns in exchange for a longer holding period. Clients can tailor exposure between the established Daily Risk Control DRC and the Dynamic Intraday Index, which leverages tighter, trend-reactive volatility controls, all while maintaining downside protection. Note that two-year Indexed Accounts are not eligible for the Multiplier Rider.<sup>1</sup>

| 50%                                  | 25%  | 25%  |
|--------------------------------------|--|--|
| S&P 500® Traditional Indexed Account | S&P 500® Daily Risk Control 10% Enhanced VCI | S&P 500® Dynamic Intraday TCA 15% Enhanced VCI |
| 2-Year                               | 1-Year                                       | 1-Year   |

### Client profile:

- Seeks balance between potential growth and risk; cautiously leans more toward growth
- Accepts market fluctuations and understands markets may not always yield positive returns
- Asset allocation might be around 70% to 85% in growth-oriented assets, with the remainder in lower-risk investments to balance out potential volatility

## Accelerated Growth

This aggressive allocation strategy maximizes upside potential by leveraging enhanced VCI accounts with higher caps and the Multiplier Rider, which enhances returns for an additional charge. Clients should understand the associated risks, including potential net losses if index credits are low. For further growth potential, two-year accounts offer high upside but are not eligible for the Multiple Rider.<sup>1</sup>

| 33%                                  | 33%  | 34%  |
|--------------------------------------|--|--|
| S&P 500® Traditional Indexed Account | S&P 500® Dynamic Intraday TCA 15% Enhanced VCI | S&P 500® Daily Risk Control 10% Enhanced VCI |
| 1-Year                               | 1-Year   | 1-Year                                       |
| <i>With multiplier rider ON</i>      | <i>With multiplier rider ON</i>                | <i>With multiplier rider ON</i>              |

### Client profile:

- Prioritizes high growth and is willing to take significant risk to achieve higher returns
- Comfortable with higher market volatility and the potential for losses
- They may allocate 90% or more of their portfolio to higher-risk assets

The models shown above are further based on the combination of indexed account performance, risk/return profile and expenses. These models are provided as examples. Clients may choose different weightings or allocations based on their individual preferences and risk tolerance.

<sup>1</sup>Growth is not guaranteed.



Interested in customizing your own model portfolio? Try our [Indexed Account Analyzer Tool](#) to customize allocations to better align with your clients' distinct needs.

|   |
|---|
| 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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