



LIFE SOLUTIONS

IUL Post-Issue Policy Management Tools

Financial Professional User Guide

Insurance products issued by:

The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

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Overview



Reminder: illustrations are based on hypothetical assumptions and are not guaranteed.

	Performance Tracker Guide	Policy Visualizer Guide	On Demand Illustrations Guide	Policy Account Snapshot
Who can utilize it	Financial Professional use only — requires a registered Lincoln Producer website account			
What it shows	At-a-glance dial display of a policy's overall wellness, including: • Policy value • Premiums paid	Interactive comparison of: • Actual values • Signed, as-sold illustration values • Hypothetical illustration values	Hypothetical results for: • Premium changes • Distribution changes • Death benefit changes • Rate changes	To-date snapshot of all open indexed segments: • Start / maturity dates • Segment values • Rates / caps / floors • Participation rates
Why it's useful	It compares the policy performance as of the latest anniversary to the as-sold illustration	It visualizes past policy performance and illustrated policy values in graph or ledger format	It shows how potential illustration changes could impact future policy projections	It bridges the gap between annual statements and policy reviews
Products it works with	Available for <i>Lincoln WealthBuilder</i> ® IUL and all versions of <i>Lincoln WealthAccumulate</i> ® 2 IUL (2020). For full functionality of the tools*, as-sold illustrations must have been generated online on or after January 1, 2023.			<i>Lincoln WealthAccumulate</i> ® & <i>WealthAccumulate</i> ® 2 IUL (2019 & forward) <i>Lincoln WealthBuilder</i> ® IUL <i>Lincoln WealthPreserve</i> ® 2 IUL & SIUL

*The Policy Performance Tracker is only available for as-sold illustrations generated online on or after January 1, 2023.

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Policy Performance Tracker

Important Details



Who can utilize it	Financial Professional use only
What it shows	At-a-glance dial display of a policy's overall wellness, including: • Policy value • Premiums paid
Why it's useful	It compares the policy performance as of the latest anniversary to the as-sold illustration
Products it works with	Available for <i>Lincoln WealthBuilder</i> ® IUL and all versions of <i>Lincoln WealthAccumulate</i> ® 2 IUL (2020). Only available for as-sold illustrations generated <u>online</u> on or after January 1, 2023
Other important information	This tool is not updated in real time; the “account values as of” date shown is <u>updated annually</u> . For example, if the date shows “Account values as of December 31, 2025,” the figures displayed will not include any activity that occurred after that date.



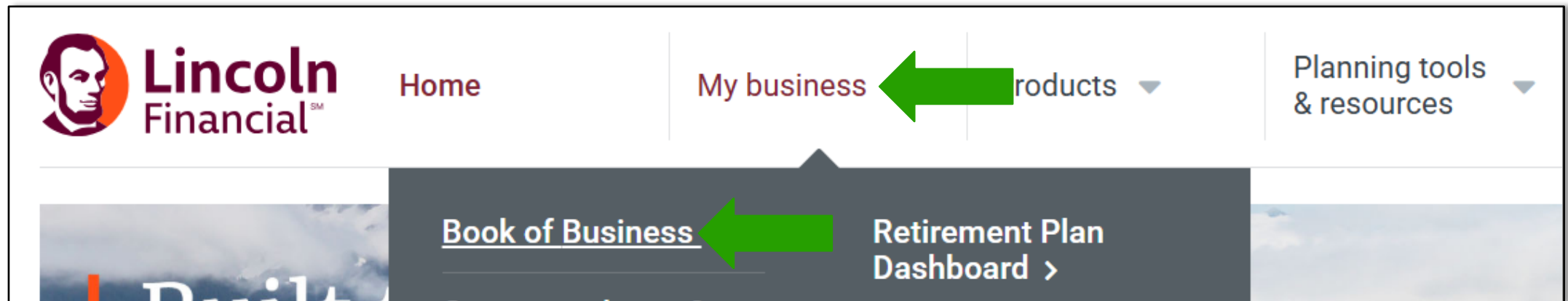
[Watch the eShort video](#)

How to Access



Where to find these tools within the Lincoln Producer Website

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



Note: Financial Professionals **must have an online Lincoln account** to access the tools.

How to Access



Where to find these tools within the Lincoln Producer Website

- 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

- Review [*this guide*](#) for more information on how to search and filter through your book of business.

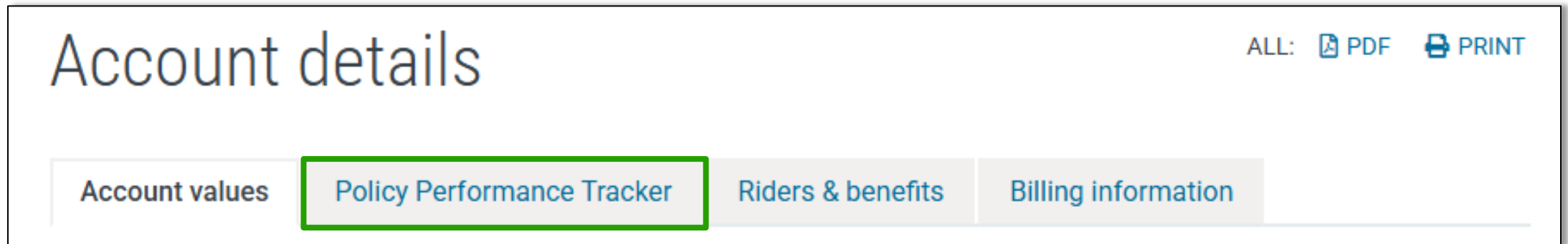
Note: Financial Professionals **must have an online Lincoln account** to access the tools.

How to Access



Where to find these tools within the Lincoln Producer Website

- Click the **Policy Performance Tracker tab** at the top.

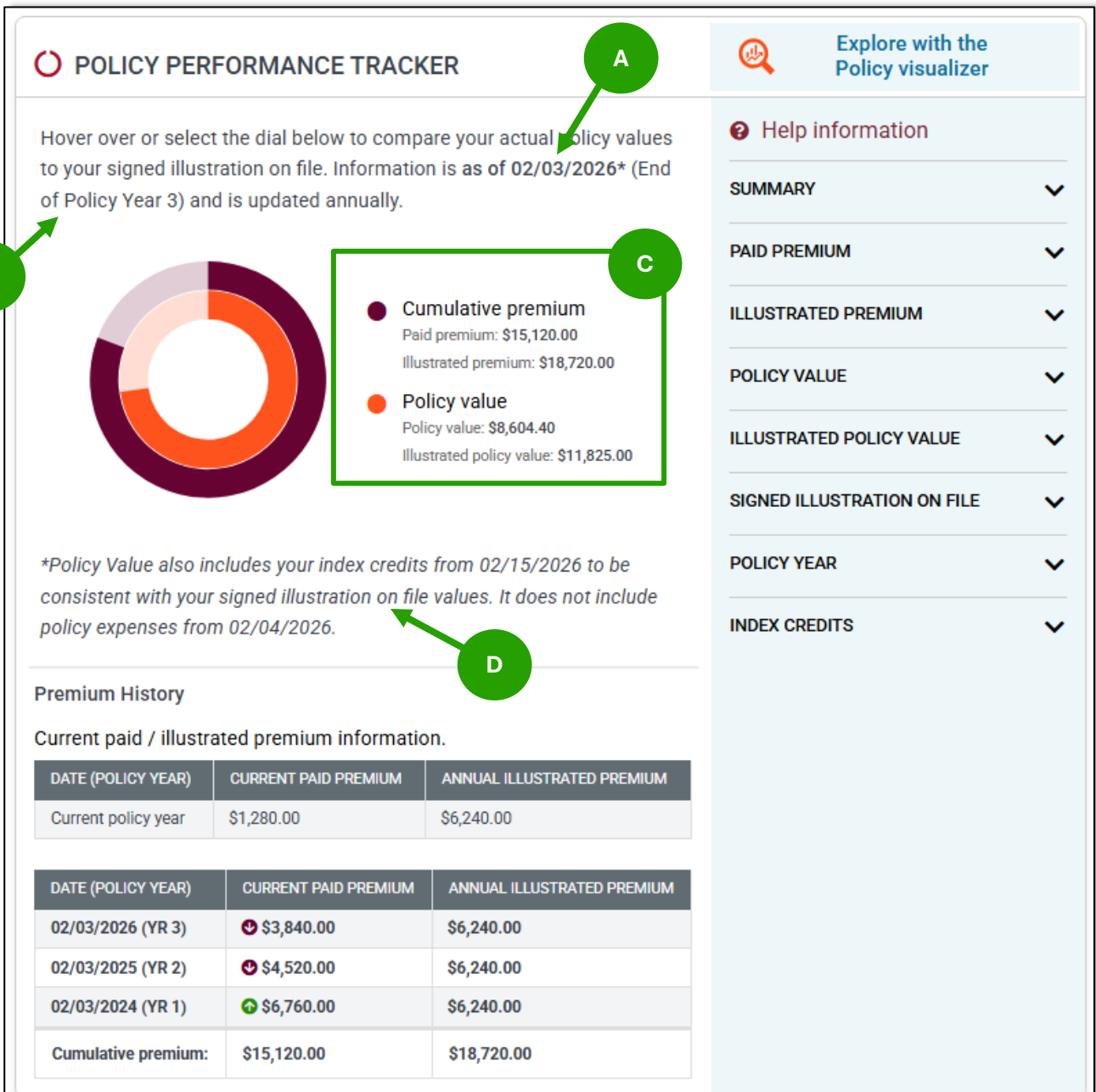


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Policy Performance Tracker

How the dial works

- A. As Of Date:** See when the information was last updated
- B. Policy Year:** For calculating cumulative values
- C. Compare:** View cumulative paid vs. illustrated premium values and actual vs. illustrated policy values
- D. Index Credits:** Review date of index credits and policy expense exceptions



Policy Performance Tracker

How the premium history table works

A. Current Policy Year Premium

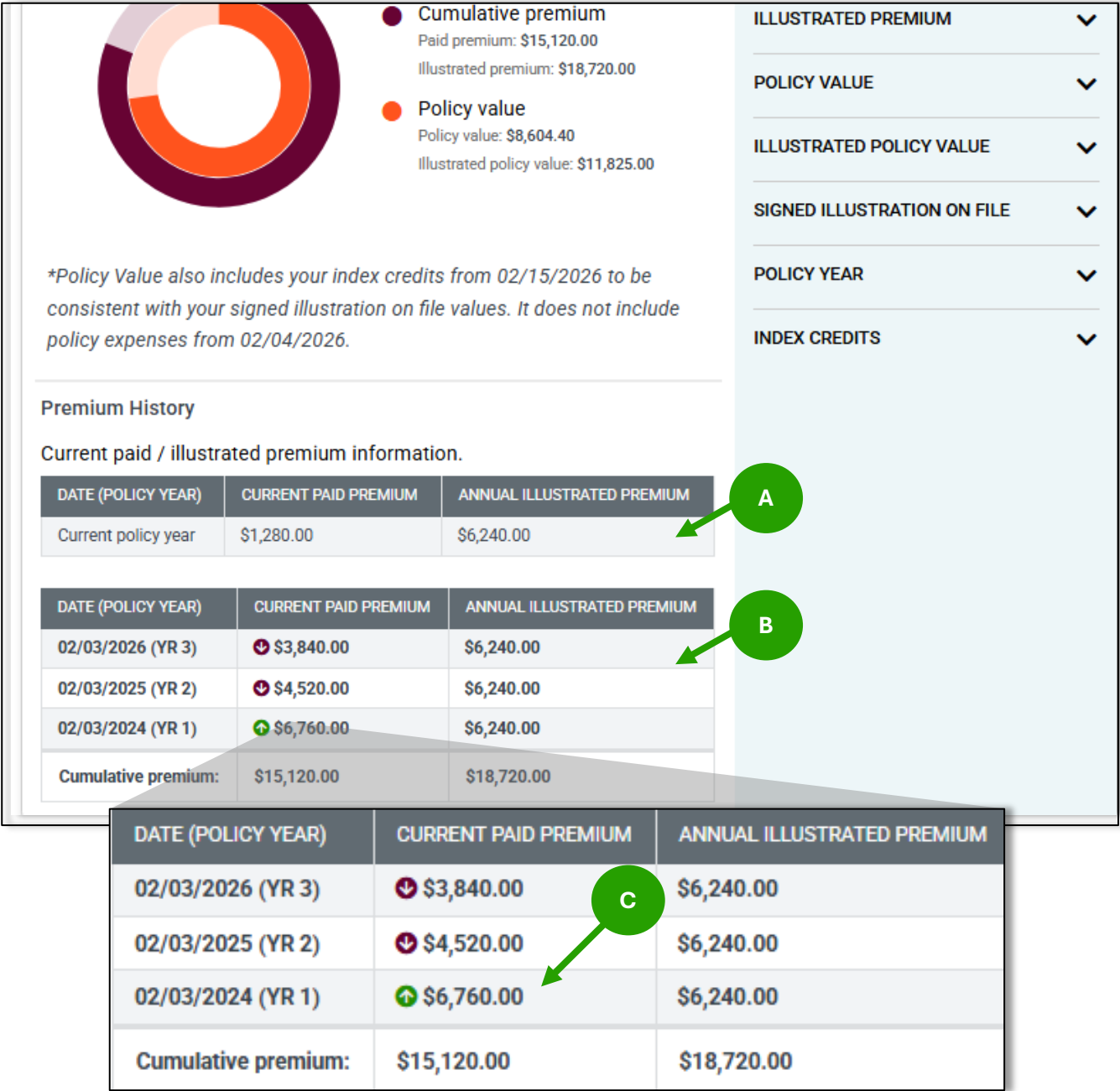
Information: View the current paid / illustrated premium information in the first table at the top (*the current paid premium is updated each business day*).

B. Historical Premium Information:

View the historical premium information in the second table shown, with a total cumulative premium at the bottom

C. Higher or Lower Premium Payments:

Arrows indicate whether the premium paid was higher (green) or lower (red) than the illustrated premium



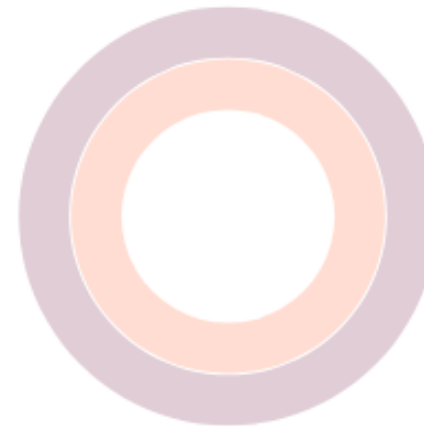
Policy Performance Tracker



How it works for the first year

- Since there is no available comparison data for policies that are less than one year old, the Tracker **will display the illustrated values only.**

The tracker will be updated on 07/16/2026 so that you can compare your signed illustration on file values and actual values. Hover over or select the dial below to view. Updated annually.



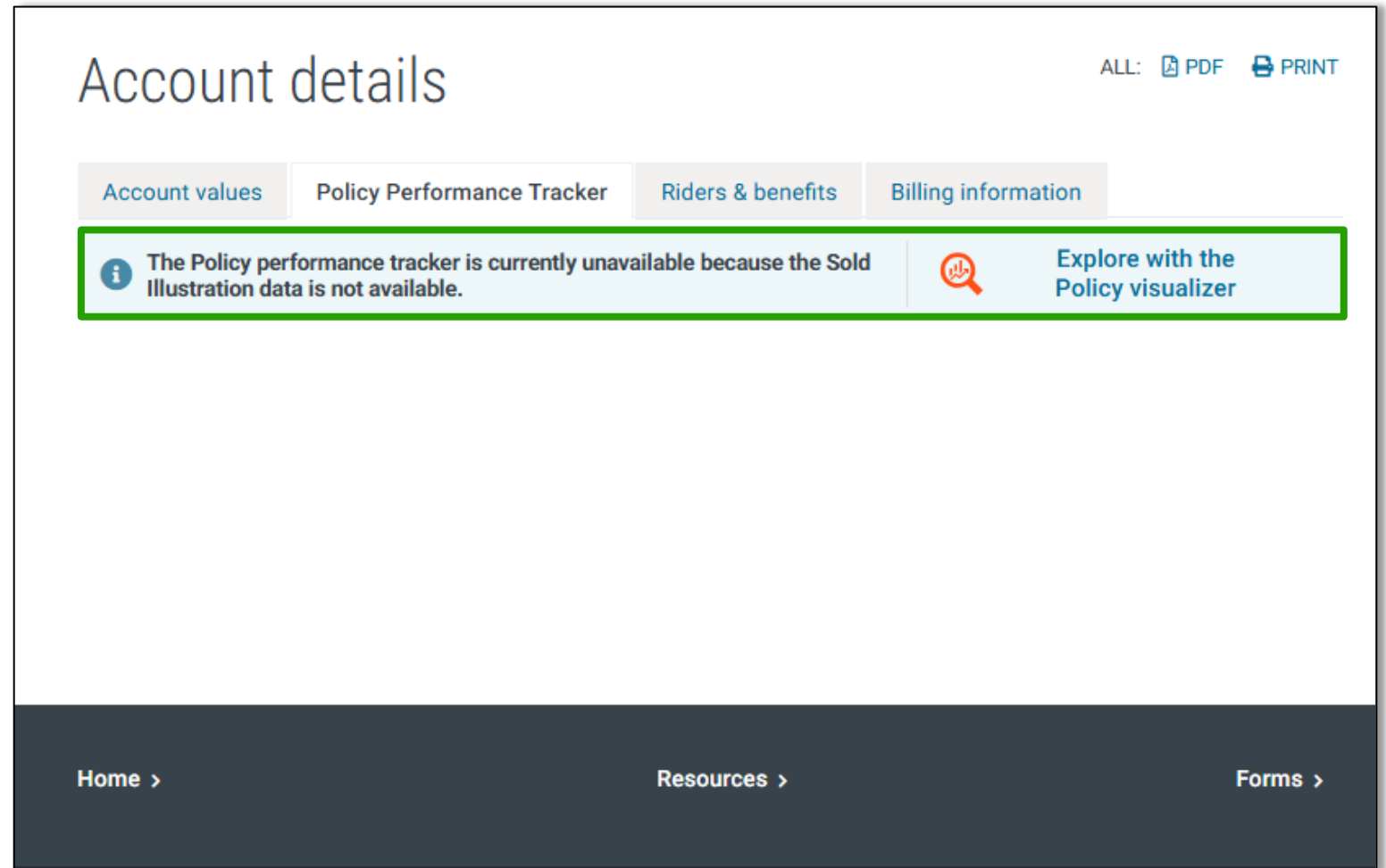
●	Cumulative premium
	Illustrated premium: \$11,980.00
●	Policy value
	Illustrated policy value: \$9,237.00

Policy Performance Tracker

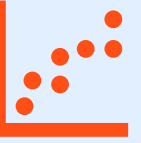


How it works if there is no signed, as-sold illustration on file

- If the desktop version of Lincoln DesignItSM was used and a QR code/GUID did not generate, the following message will appear, and the dial will not display:



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Policy Visualizer

Important Details



Who can utilize it	Financial Professional use only
What it shows	Interactive comparison of: • Actual values • Signed, as-sold illustration values • Hypothetical illustration values
Why it's useful	It visualizes past policy performance and illustrated policy values in graph or ledger format
Products it works with	Available for <i>Lincoln WealthBuilder</i> ® IUL and all versions of <i>Lincoln WealthAccumulate</i> ® 2 IUL (2020). For full functionality, as-sold illustrations must have been generated <u>online</u> on or after January 1, 2023.
Other important information	• This tool 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. • This tool only shows 20 years of hypothetical projections; open the illustration PDF to see all years.



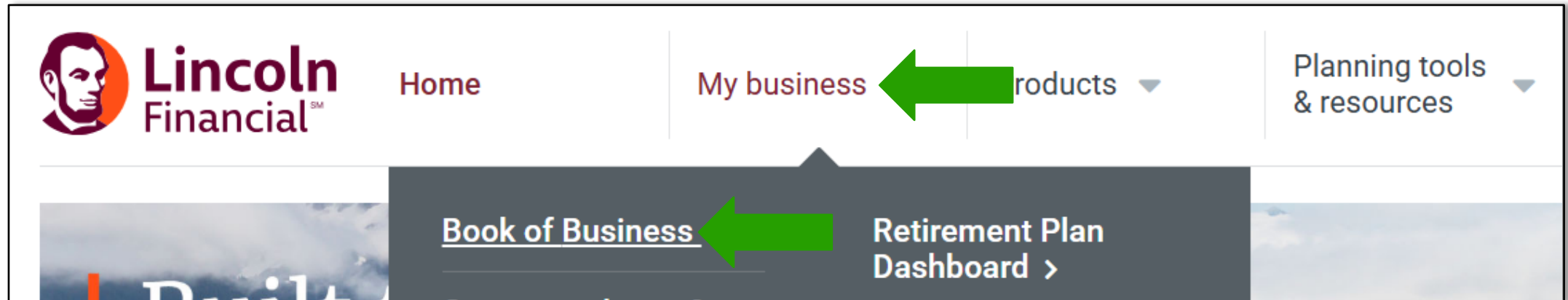
[Watch the eShort video](#)

How to Access



Where to find these tools within the Lincoln Producer Website

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.



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- Review [*this guide*](#) for more information on how to search and filter through your book of business.

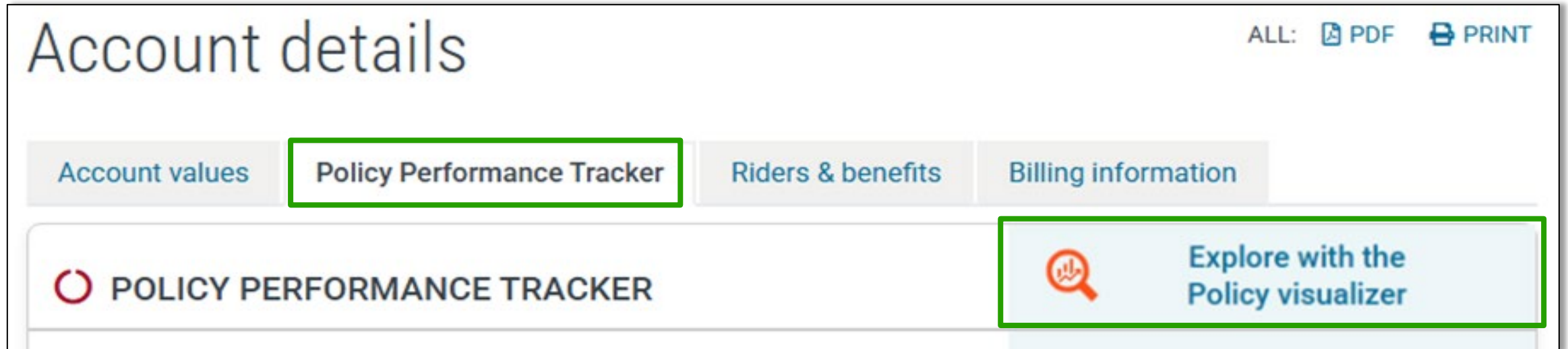
Note: Financial Professionals **must have an online Lincoln account** to access the tools.

How to Access



Where to find these tools within the Lincoln Producer Website

- Click the **Policy Performance Tracker tab** at the top.
- Select **Explore with the Policy Visualizer** in the top right.



Note: Financial Professionals **must have an online Lincoln account** to access the tools.

Policy Visualizer

How it works

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

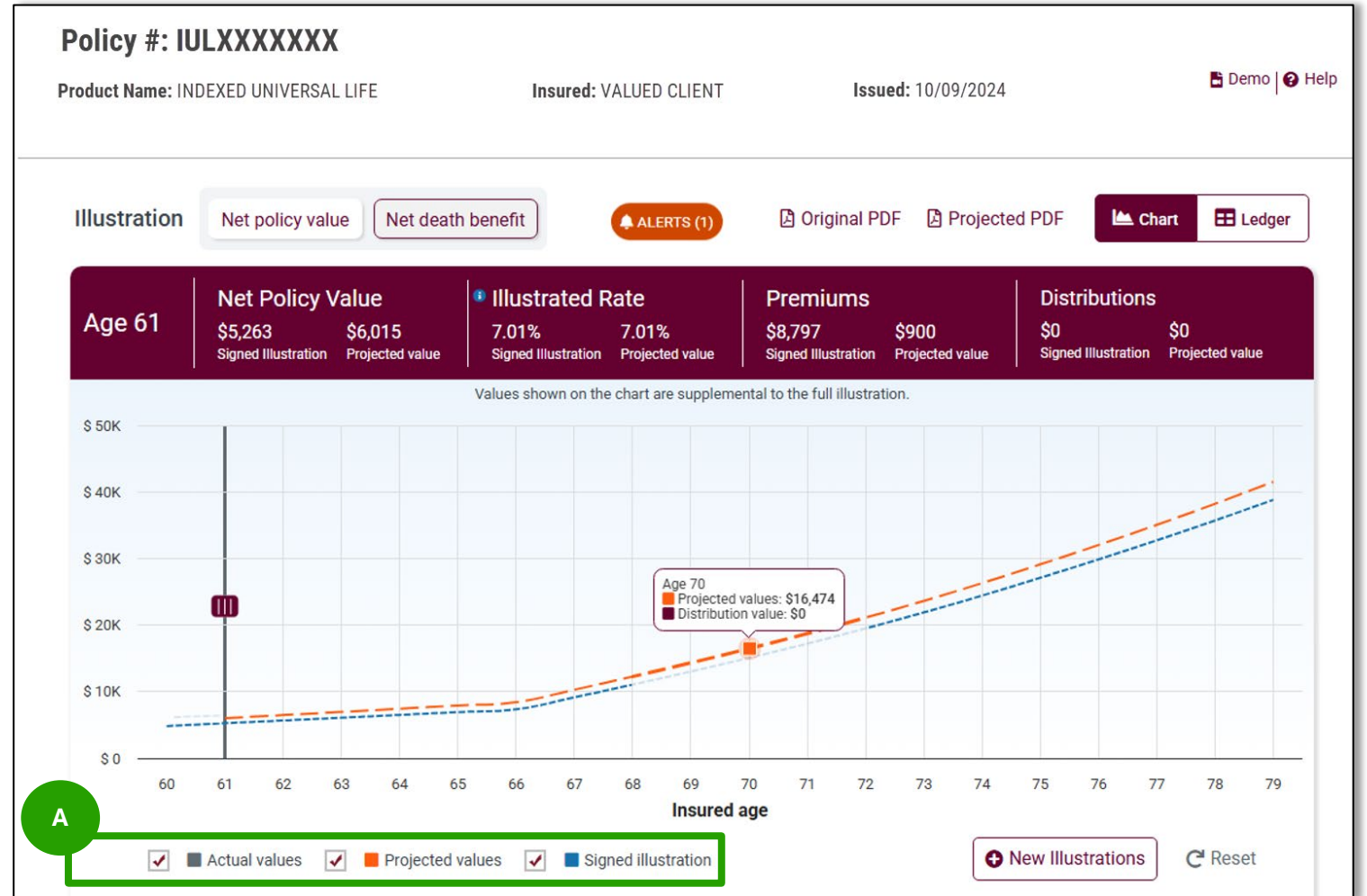


Reminder: This tool only shows **20 years** of hypothetical projections; open the illustration PDF to see all years

Policy Visualizer

How it works

- A. 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
 - *Note: If there is no signed illustration on file, this line will not show on the graph.*



Reminder: This tool only shows **20 years** of hypothetical projections; open the illustration PDF to see all years

Policy Visualizer

How it works

- A. Alerts:** Messages that could appear include MEC warnings, notice that the signed illustration is unavailable, or information on the Rate of Return being used.
- B. PDFs:** The “Original PDF” displays the signed illustration, while the “Projected PDF” shows the most recently created projected illustration.

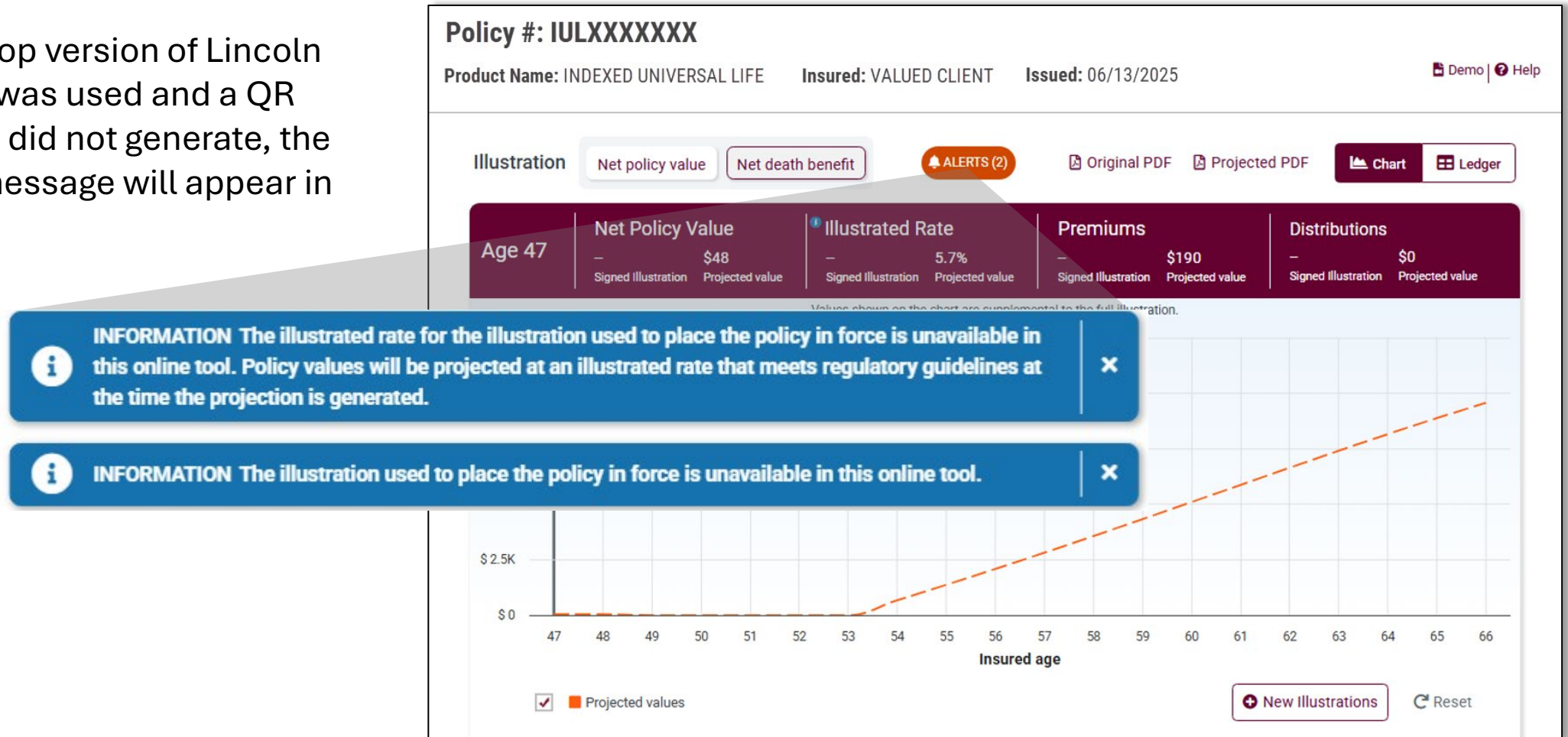


Reminder: This tool only shows **20 years** of hypothetical projections; open the illustration PDF to see all years

Policy Visualizer

Potential alert messages

- If the desktop version of Lincoln DesignItSM was used and a QR code/GUID did not generate, the following message will appear in the **alerts**.



Policy Visualizer

Potential alert messages



- Modified Endowment Contract (MEC)



WARNING The illustration is projecting the policy as a Modified Endowment Contract (MEC). Please review the projected illustration PDF for specific details.



- Illustrated rate unavailable



INFORMATION The illustrated rate for the illustration used to place the policy in force is unavailable in this online tool. Policy values will be projected at an illustrated rate that meets regulatory guidelines at the time the projection is generated.



- Signed illustration unavailable



INFORMATION The illustration used to place the policy in force is unavailable in this online tool.



- Service unavailable



ERROR Service is temporarily unavailable

Policy Visualizer

Potential alert messages



- Dollar Cost Averaging (DCA)



ERROR No premium payment meets the Dollar Cost Averaging minimum premium of \$1,000.00. DCA Account only allowed with Annual and Semi-Annual premium mode.

- Loan Balance



ERROR Loan balance is too high at year 11. Please reduce the requested distribution.

Policy Visualizer

How it works

View Options: View annual values in a **(A) Chart** or **(B) Ledger** format.

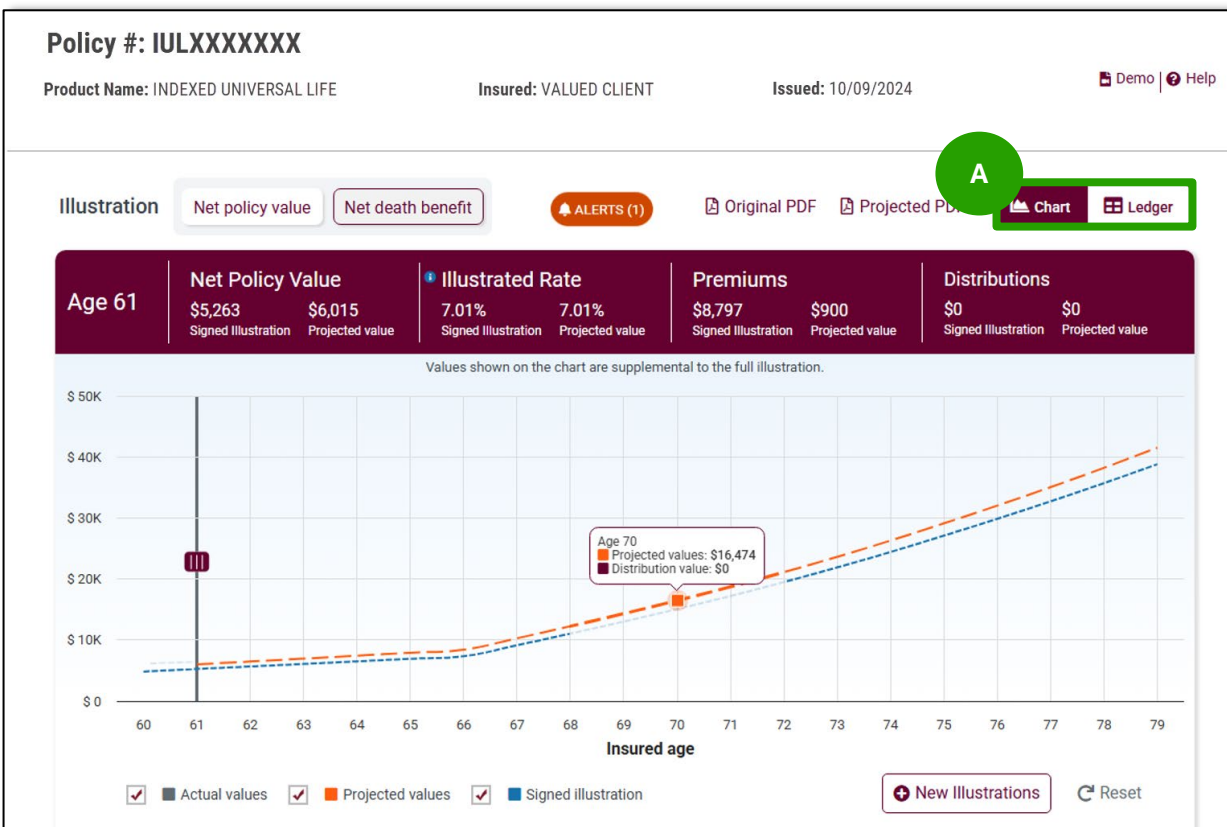


Illustration Net policy value Net death benefit Original PDF Projected PDF Chart Ledger

Age 61

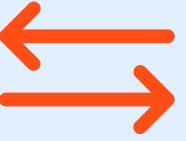
Net Policy Value	Illustrated Rate	Premiums	Distributions
\$5,263 Signed Illustration \$6,015 Projected value	7.01% Signed Illustration 7.01% Projected value	\$8,797 Signed Illustration \$750 Projected value	\$0 Signed Illustration \$0 Projected value

Projected values shown in the table are supplemental to the full illustration.

END OF YEAR	AGE	NET POLICY VALUE	ILLUSTRATED RATE	PREMIUMS PLANNED	DISTRIBUTIONS
2	61	\$6,015	7.01%	\$750	\$0
3	62	\$6,476	7.01%	\$1,800	\$0
4	63	\$6,943	7.01%	\$1,800	\$0
5	64	\$7,430	7.01%	\$1,800	\$0
6	65	\$7,916	7.01%	\$1,800	\$0
7	66	\$8,407	7.01%	\$1,800	\$0
8	67	\$10,287	7.01%	\$1,800	\$0
9	68	\$12,268	7.01%	\$1,800	\$0
10	69	\$14,329	7.01%	\$1,800	\$0
11	70	\$16,475	7.01%	\$1,800	\$0
12	71	\$18,721	7.01%	\$1,800	\$0
13	72	\$21,112	7.01%	\$1,800	\$0
14	73	\$23,633	7.01%	\$1,800	\$0
15	74	\$26,287	7.01%	\$1,800	\$0
16	75	\$29,113	7.01%	\$1,800	\$0
17	76	\$32,020	7.01%	\$1,800	\$0
18	77	\$35,050	7.01%	\$1,800	\$0
19	78	\$38,212	7.01%	\$1,800	\$0
20	79	\$41,511	7.01%	\$1,800	\$0

Reminder: This tool only shows **20 years** of hypothetical projections; open the illustration PDF to see all years

04



On-Demand Illustrations

Important Details



Who can utilize it	Financial Professional use only
What it shows	Hypothetical results for: • Premium changes • Distribution changes • Death benefit changes • Rate changes
Why it's useful	It shows how potential illustration changes could impact future policy projections
Products it works with	Available for <i>Lincoln WealthBuilder</i> ® IUL and all versions of <i>Lincoln WealthAccumulate</i> ® 2 IUL (2020). For full functionality, as-sold illustrations must have been generated <u>online</u> on or after January 1, 2023.
Other important information	• This tool 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. • This tool only shows 20 years of hypothetical projections; open the illustration PDF to see all years. • Only select inforce illustration scenarios are supported in the On Demand Illustrations tool — please use the existing process or reach out to your Lincoln representative for specific requests.



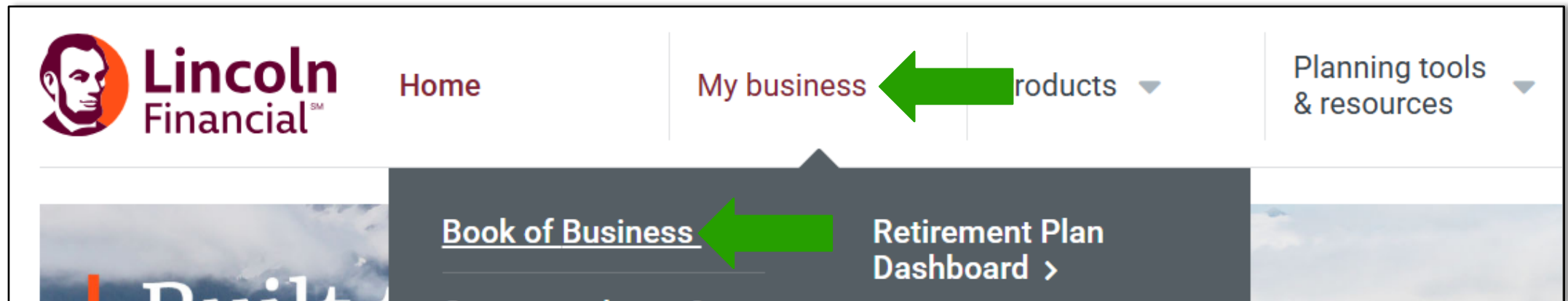
[Watch the eShort video](#)

How to Access



Where to find these tools within the Lincoln Producer Website

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2. Go to **My business** from the top menu and select **Book of Business** from the dropdown.



Note: Financial Professionals **must have an online Lincoln account** to access the tools.

How to Access



Where to find these tools within the Lincoln Producer Website

- Search or filter your book of business to find your desired client and click the **account number** link.

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- Review [this guide](#) for more information on how to search and filter through your book of business.

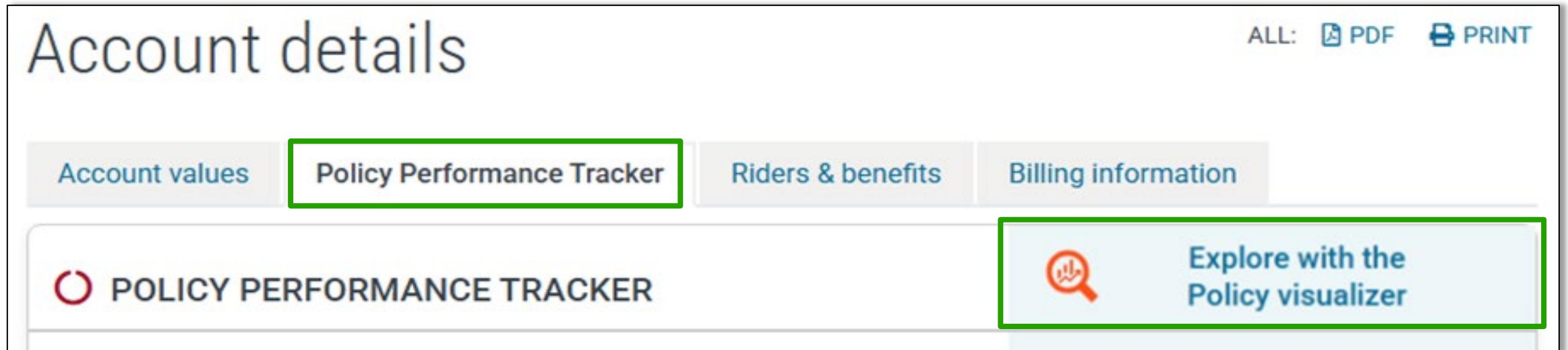
Note: Financial Professionals **must have an online Lincoln account** to access the tools.

How to Access



Where to find these tools within the Lincoln Producer Website

- Click the **Policy Performance Tracker tab** at the top.
- Select **Explore with the Policy Visualizer** in the top right.

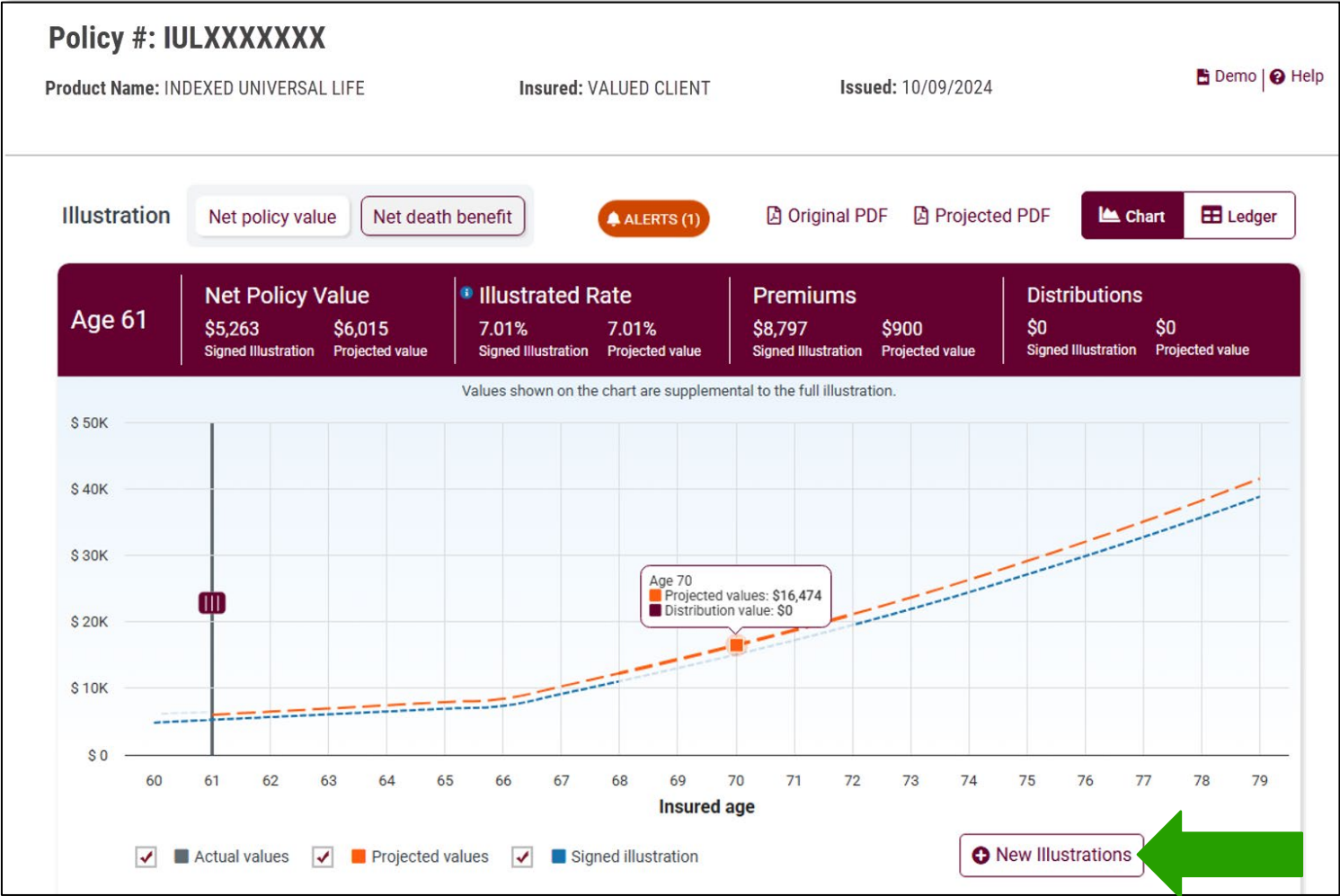


Note: Financial Professionals **must have an online Lincoln account** to access the tools.

On-Demand Illustrations

How it works

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



On-Demand Illustrations



Solve for: Premium

1. Select **Premium** as the client's goals.
2. **Answer the questions** provided. Reflexive questions will appear based on the selections made.
3. Click the **Preview** button at the bottom to continue.

What do you want to visualize?

What are your client's goals?

Premium

Distributions

Death benefit

Specify Rate

Do you know what premium your client's want to pay?

Yes

No

Premium frequency

Monthly

Quarterly

Semi-annually

Annually

How much do they want to pay?

\$5,000.00

What age do they want to stop paying premiums?

35

PREVIEW

CANCEL

RESET

On-Demand Illustrations



Solve for: Distributions

- 1. Select **Distributions** as the client's goals.
- 2. **Answer the questions** provided. Reflexive questions will appear based on the selections made.
- 3. Click the **Preview** button at the bottom to continue.

What are your client's goals?

PremiumDistributionsDeath benefitSpecify Rate

Do you know your client's desired withdrawal amount?

YesNo

Withdrawal frequency

MonthlyQuarterlySemi-annuallyAnnually

What is their withdrawal amount?

\$5,000.00

What age do they want to start taking withdrawals?

45

PREVIEW

CANCEL

On-Demand Illustrations



Solve for: Death benefit

1. Select **Death benefit** as the client's goals.
2. **Answer the questions** provided. Reflexive questions will appear based on the selections made.
3. Click the **Preview** button at the bottom to continue.

What do you want to visualize?

What are your client's goals?

Premium

Distributions

Death benefit

Specify Rate

Continue current billed premiums?

Yes

No

Premium frequency

Monthly

Quarterly

Semi-annually

Annually

How much do they want to pay?

\$1,200.00

What age do they want to stop paying premiums?

80

PREVIEW

CANCEL

RESET

On-Demand Illustrations



Solve for: Specify Rate

- 1. Select **Specify Rate** as the client's goals.
- 2. **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.
- 3. Click the **Preview** button at the bottom to continue.

What do you want to visualize?

What are your client's goals?

Premium

Distributions

Death benefit

Specify Rate

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 Year Point-to-Point S&P 500 Traditional Indexed Account	50%	5.00%	6.65%
1 Year Point-to-Point Fidelity AIM® Dividend Fixed Bonus Indexed Account	50%	6.00%	6.70%

PREVIEW

CANCEL

RESET

On-Demand Illustrations



Rate Limitations

1. If a user inputs a New Rate that is **higher than the Max Rate**, a warning will appear, and they will be unable to proceed.

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%

PREVIEW

CANCEL

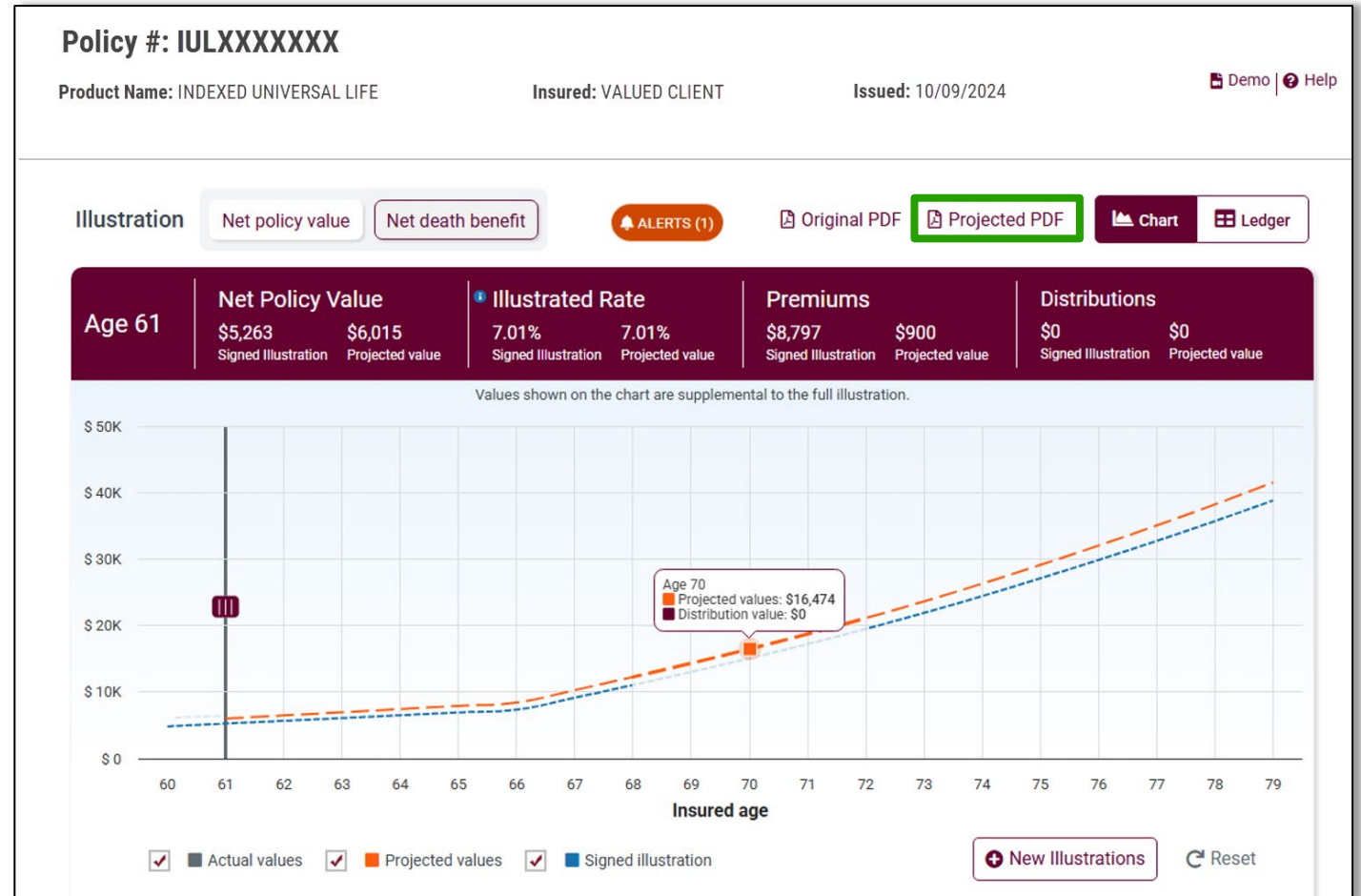
RESET

On-Demand Illustrations

How it works

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.



Reminder: This tool only shows **20 years** of hypothetical projections; open the illustration PDF to see all years

On Demand Illustrations



Potential alert messages

- Modified Endowment Contract (MEC)



WARNING 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.



- Withdrawals switching to loan



WARNING Withdrawals will switch to loans in Policy Year 8.



- Target distribution solve error



WARNING Target distribution solve failed to achieve target goal.



- Not guaranteed values



INFORMATION Values that result from any new scenarios are purely hypothetical and should not be assumed to be guaranteed values.



- Service unavailable



ERROR Service is temporarily unavailable

On Demand Illustrations



Potential alert messages

- Dollar Cost Averaging (DCA)



ERROR No premium payment meets the Dollar Cost Averaging minimum premium of \$1,000.00. DCA Account only allowed with Annual and Semi-Annual premium mode.

- Loan Balance



ERROR Loan balance is too high at year 11. Please reduce the requested distribution.

05



Policy Account Snapshot

Important Details



Who can utilize it	Financial Professional use only
What it shows	To-date snapshot of all open indexed segments: Start / maturity dates, Segment values, Rates / caps / floors, Participation rates
Why it's useful	It bridges the gap between annual statements and policy reviews
Products it works with	• <i>Lincoln WealthAccumulate</i>® & <i>WealthAccumulate</i>® 2 IUL (2019 & forward) • <i>Lincoln WealthBuilder</i>® IUL • <i>Lincoln WealthPreserve</i>® 2 IUL & SIUL
Other important information	• The PDF does not automatically save. <u>It must be saved manually.</u> • This tool <u>does not provide an actual statement</u>, as open segment values do not represent true policy assets and can only be determined once the segments are closed. • The details included are <u>specific to the client's unique accounts/products.</u>



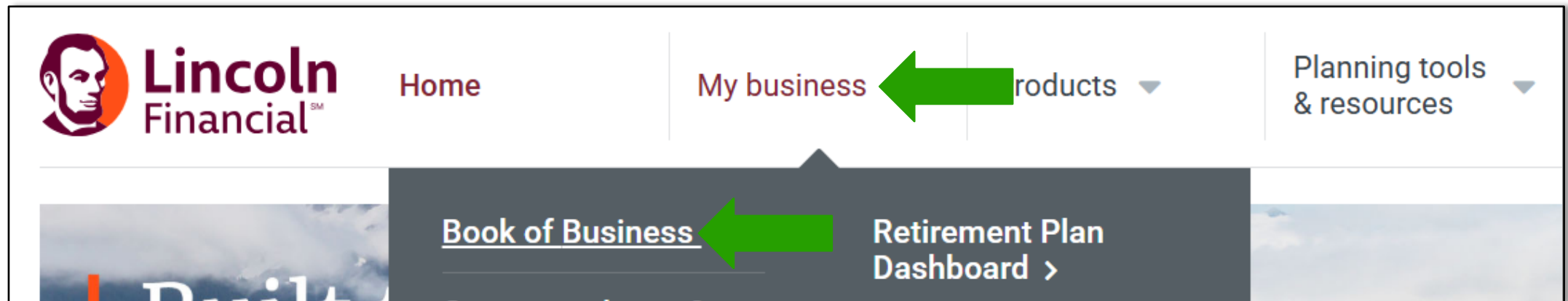
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- Review [*this guide*](#) for more information on how to search and filter through your book of business.

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How to Access



Where to find these tools within the Lincoln Producer Website

- Click the **Account Values tab** at the top.
- Once you select **Policy account snapshot**, a standard **PDF will open**.

Account details

ALL: [PDF](#) [PRINT](#) [Back to search results](#)

Account values Policy Performance Tracker Riders & benefits Billing information

[Policy account snapshot](#) ?

Account values as of: [GO](#)

Account details

My information/Beneficiaries

Account activity

Account management

Indexed account allocation

Matured segment allocation

Performance multiplier

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Policy Account Snapshot Content

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

Insured:
VALUED CLIENT

Policy number:
IULXXXXXXX

Policy effective date:
10/09/2024

Product name:
***Lincoln WealthBuilder®* IUL**

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	Policy value	Surrender value	Death benefit
\$68,950.09	\$38,391.29	\$38,391.29	\$2,022,300.09

Policy Account Snapshot Content



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

Policy Account Snapshot Content



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								

Policy Account Snapshot Content



Fixed Account Open Segment Values

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

Policy Account Snapshot Content



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 performance eligible Indexed Loan Account

Participation – the percent Segment.

Policy Value – Dollar Cost Collateral A

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.

Sample view only; screenshots do not include all definitions and disclosures

Policy Account Snapshot vs. Annual Statement

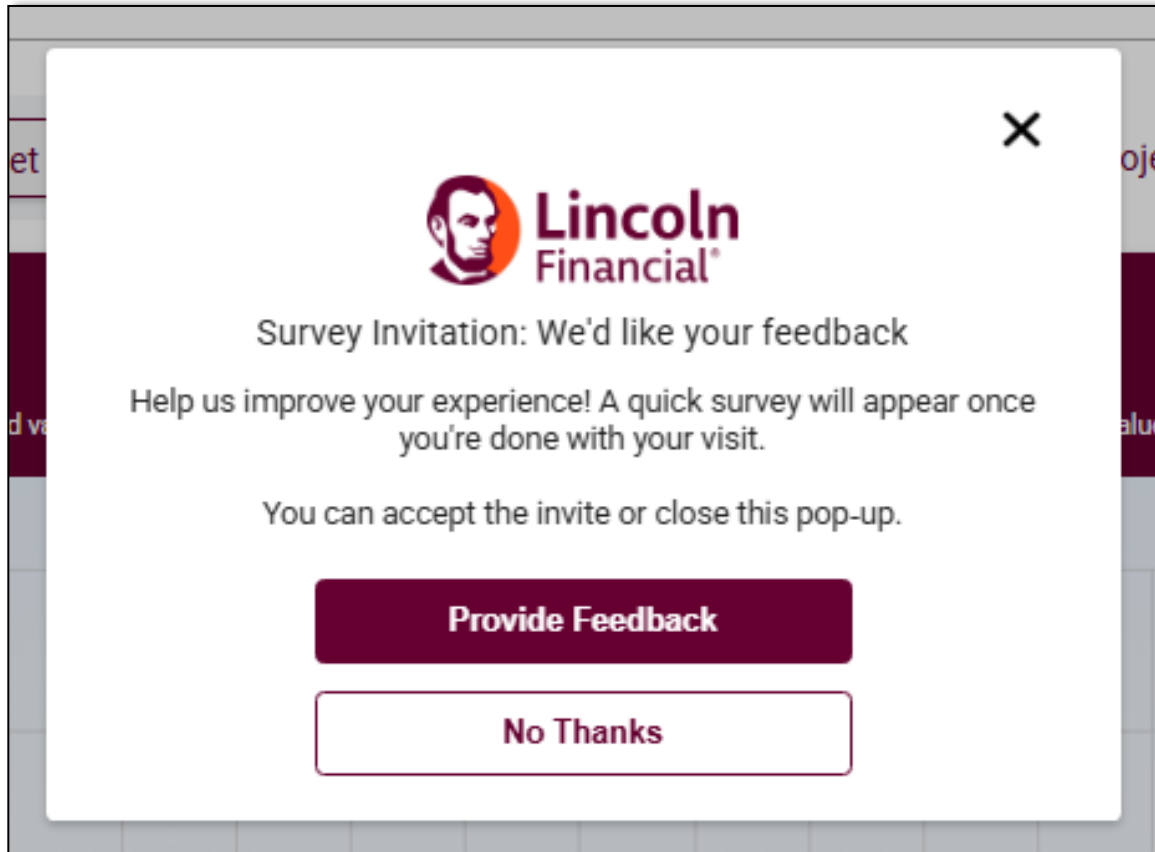


What's the difference?

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	✓	✓

Sharing Your Feedback

Complete the pop-up survey*



A white pop-up window with a grey border and a close button (X) in the top right corner. It features the Lincoln Financial logo at the top. The text inside reads: "Survey Invitation: We'd like your feedback", "Help us improve your experience! A quick survey will appear once you're done with your visit.", and "You can accept the invite or close this pop-up." At the bottom are two buttons: "Provide Feedback" (dark blue) and "No Thanks" (white with a blue border).

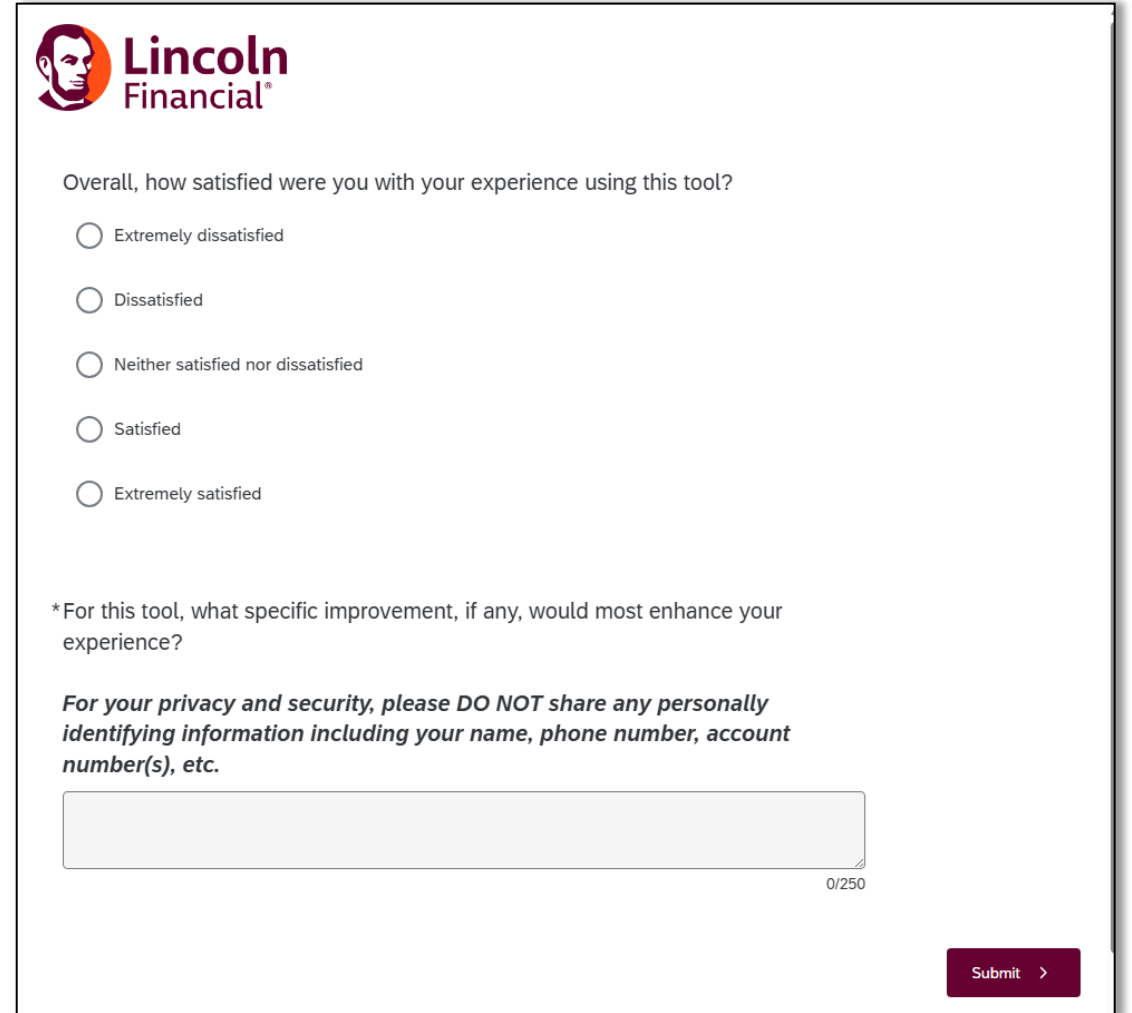
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*Survey not available for Policy Account Snapshot



A white survey form with a dark blue header containing the Lincoln Financial logo. The first question is "Overall, how satisfied were you with your experience using this tool?" with five radio button options: "Extremely dissatisfied", "Dissatisfied", "Neither satisfied nor dissatisfied", "Satisfied", and "Extremely satisfied". The second question is "*For this tool, what specific improvement, if any, would most enhance your experience?" followed by a text input field with a character count "0/250". A privacy notice states: "For your privacy and security, please DO NOT share any personally identifying information including your name, phone number, account number(s), etc." A "Submit" button with a right arrow is at the bottom right.

Lincoln Financial®

Overall, how satisfied were you with your experience using this tool?

☐ Extremely dissatisfied

☐ Dissatisfied

☐ Neither satisfied nor dissatisfied

☐ Satisfied

☐ Extremely satisfied

*For this tool, what specific improvement, if any, would most enhance your experience?

For your privacy and security, please DO NOT share any personally identifying information including your name, phone number, account number(s), etc.

0/250

Submit >

A photograph of two women smiling. The woman on the left is older with short grey hair, wearing a light brown jacket and a gold necklace. The woman on the right is younger with blonde hair, smiling broadly. They are in an office setting with large windows in the background.

Thank You!



Your tomorrow.
Our priority.SM

Disclosure

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.

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.

