



Policy Performance Tracker Guide

Life Solutions

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

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 Performance Tracker** tool, a visual dial displaying a policy's overall wellness, including the **policy value and premiums paid**.

Note: This tool is available for *Lincoln WealthBuilder®* IUL and all versions of *Lincoln WealthAccumulate®* 2 IUL (2020). 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 (pg. 3)

See how the tool functions to help you and your clients. *No more manual calculations!*



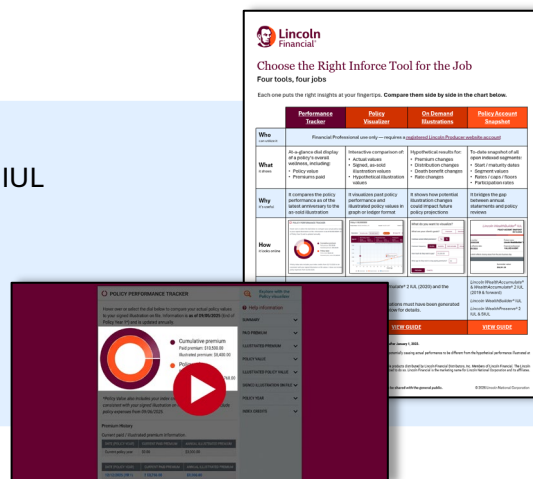
Frequently Asked Questions

Get answers to your most frequently asked questions!

- [General FAQs \(pg. 4\)](#)
- [Policy Performance Tracker FAQs \(pg. 5\)](#)
- [Lincoln DesignItSM Illustration FAQs \(pg. 6\)](#)

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!

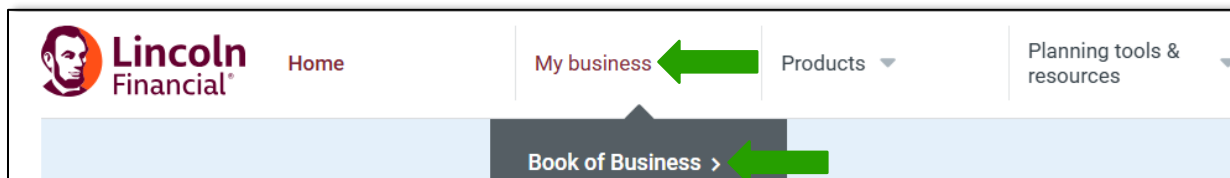


Important Details

- **Audience:** For Financial Professional use only.
- **Products:** For *Lincoln WealthBuilder*® IUL and all versions of *Lincoln WealthAccumulate*® 2 IUL (2020).
- **Illustration Requirements:** For the tool to work, 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:** The Tracker is not updated in real time; the “account values as of” date shown is **updated annually**. 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.

How to Access

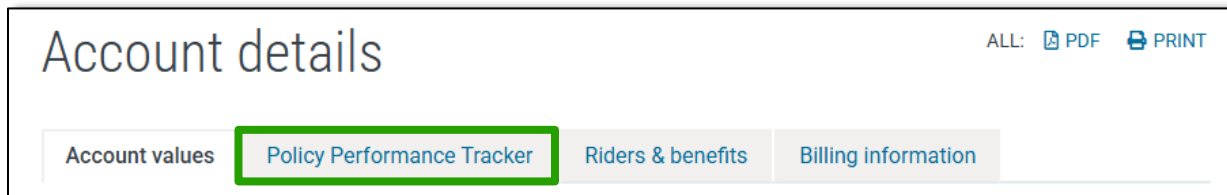
1. [Register](#) or log in to your **Lincoln Producer Website** online account.
2. Go to **My business** from the top menu and select **Book of Business** from the dropdown.



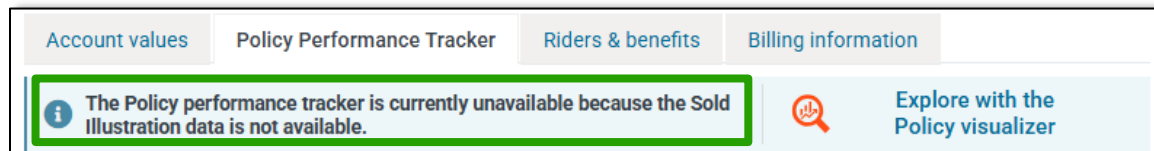
3. Search or filter your book of business to find your desired client and click the link.
 - a. Review [this guide](#) for more information on how to search and filter through your book of business.

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.



- a. 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:



How it Works

Policy Performance Tracker

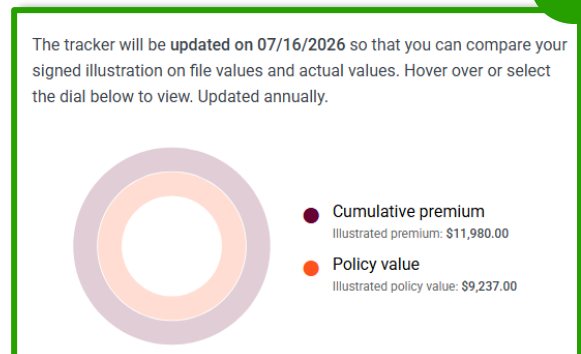
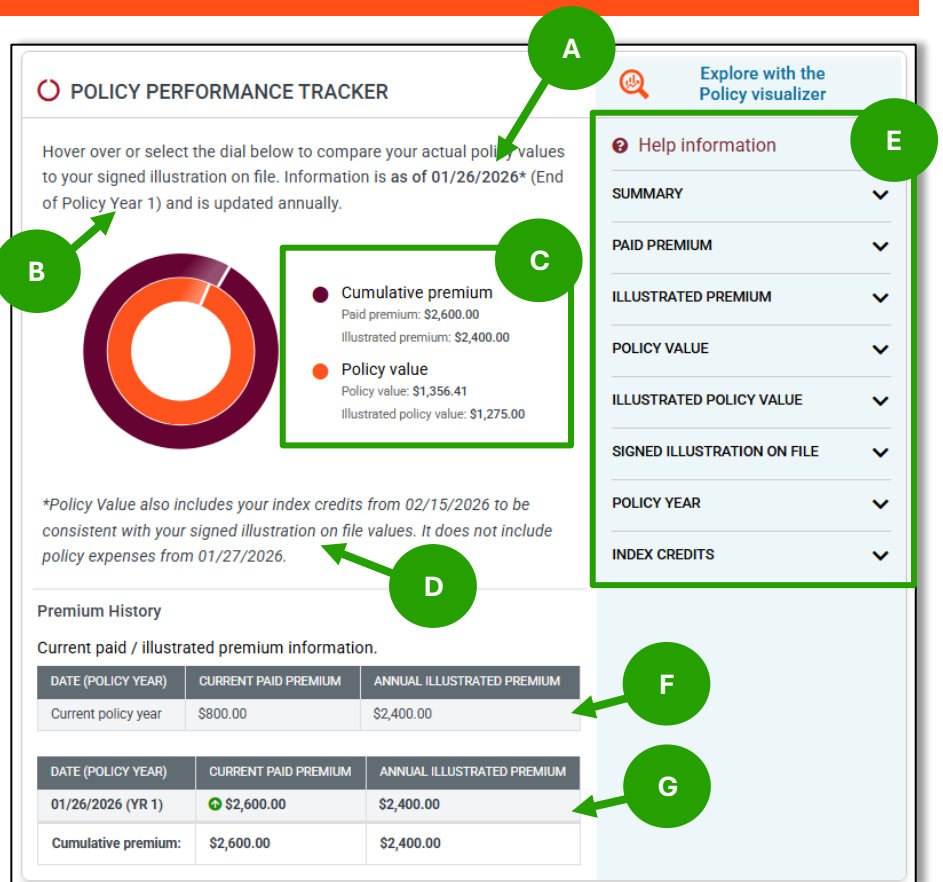
- A. **As Of Date:** See when the information was last updated
- B. **Policy Year:** For calculating cumulative values
- C. **COMPARE:** View cumulative paid vs. illustrated premium values and actual vs. illustrated policy values
- D. **Index Credits:** Review date of index credits and policy expense exceptions
- E. **Definitions:** Explore definitions of words used on the page
- F. **CURRENT Policy Year Premium Information:**

View the current paid premium information in the table at the top. The current paid premium is updated **each business day**.

- G. **HISTORICAL Premium Information:** View the historical premium information in the second table shown, with a total cumulative premium at the bottom.
- H. **Higher or Lower Premium Payments:** Arrows indicate whether the premium paid was higher (green) or lower (red) than the illustrated premium.

DATE (POLICY YEAR)	CURRENT PAID PREMIUM	ANNUAL ILLUSTRATED PREMIUM
10/08/2025 (YR 1)	↑ \$34,475.00	\$1,216.00
Cumulative premium:	\$34,475.00	\$1,216.00

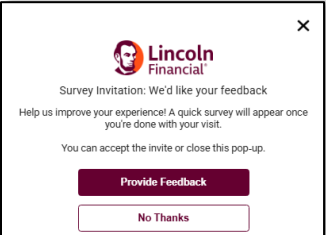
- I. **Year 1 View:** Since there is no available comparison data for policies that are less than one year old, the Tracker will display the **illustrated values only**.



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. 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, this tool would be available to all of them, including their uplines.
3. Can delegate users access 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).
4. 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: At this time, this tool is 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 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 life insurance wholesaler. • For any additional questions, please call the Life Sales Desk at 877-533-0114.

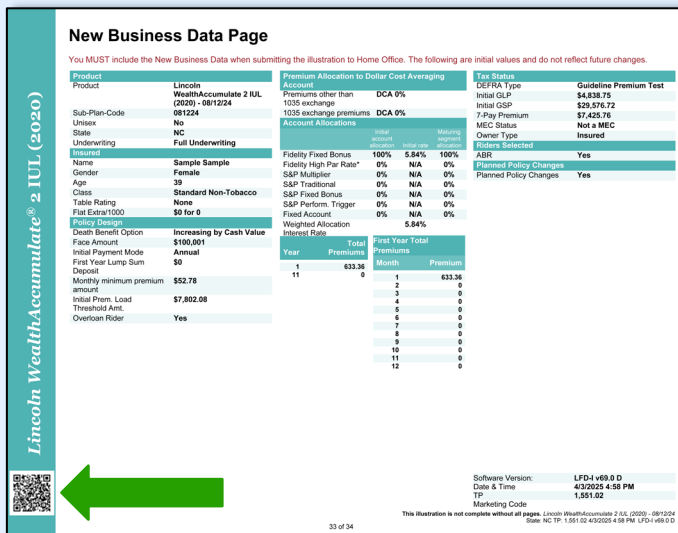
6. Is there a way I can provide feedback to Lincoln regarding the tool?	Feedback is welcomed and encouraged. Please use the pop-up survey within the tool to share your thoughts and help us enhance the experience.  The image shows a Lincoln Financial survey invitation pop-up. It includes the Lincoln Financial logo, a survey invitation message, and two buttons: 'Provide Feedback' and 'No Thanks'.
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Policy Performance Tracker FAQs

Question	Answer															
1. What happens if the signed illustration is not on file?	If there is no signed illustration on file, the Policy Performance Tracker tab will still appear at the top, however a message will display letting the user know the tool is unavailable, and the dial will not display. Account details ALL: PDF PRINT Account valuesPolicy Performance TrackerRiders & benefitsBilling information The Policy performance tracker is currently unavailable because the Sold Illustration data is not available. Explore with the Policy visualizer Home >Resources >Forms >															
2. How can my client identify if premium payments have been missed?	Arrows in the Premium History table indicate whether the premium paid was higher or lower than the illustrated premium. <table><tr><th>DATE (POLICY YEAR)</th><th>CURRENT PAID PREMIUM</th><th>ANNUAL ILLUSTRATED PREMIUM</th></tr><tr><td>02/03/2026 (YR 3)</td><td>↓ \$3,840.00</td><td>\$6,240.00</td></tr><tr><td>02/03/2025 (YR 2)</td><td>↓ \$4,520.00</td><td>\$6,240.00</td></tr><tr><td>02/03/2024 (YR 1)</td><td>↑ \$6,760.00</td><td>\$6,240.00</td></tr><tr><td>Cumulative premium:</td><td>\$15,120.00</td><td>\$18,720.00</td></tr></table>	DATE (POLICY YEAR)	CURRENT PAID PREMIUM	ANNUAL ILLUSTRATED PREMIUM	02/03/2026 (YR 3)	↓ \$3,840.00	\$6,240.00	02/03/2025 (YR 2)	↓ \$4,520.00	\$6,240.00	02/03/2024 (YR 1)	↑ \$6,760.00	\$6,240.00	Cumulative premium:	\$15,120.00	\$18,720.00
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3. What could be the cause if the Tracker shows that the actual value is below the illustrated value?	Missed premiums, premiums paid at a different time, index performance, and distributions could all cause the actual value to be below the illustrated value.															

4. How often will the Tracker be updated?	- Policy value information is updated annually on the most recent matured segment following the policy anniversary date. - The historical premium information is updated annually on the policy anniversary date. - The current paid premium is updated each business day.
5. Does the Tracker account for indexed credits that matured after the policy anniversary?	Yes. The policy values will update on the policy anniversary date, plus the first indexed credits that mature following the policy anniversary.
6. Does the Tracker show the rate of return?	No. The Tracker only shows policy and premium values.
7. Is the policy value gross or net?	The policy value is a gross amount.

Lincoln DesignItSM Illustration FAQs

Question	Answer
1. I'm not sure which version of DesignIt SM 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 DesignIt SM — I used WinFlex or Enight instead?	WinFlex and Enight automatically add the QR code/GUID since they're online-only platforms. Therefore, any illustration created in them will work with the Policy Performance Tracker.
3. How can I ensure I'm using the online version of	Follow the steps below to ensure you're using the online version of DesignIt SM :

the Lincoln DesignItSM platform moving forward?

- [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](#)

DATE	VERSION	DESCRIPTION	RELEASE NOTES
2/16/2026	v73.0	Download DesignItSM Access online version	Release notes

- **IMPORTANT:** If you have an icon like this on your computer, you are using the desktop version of DesignItSM, which is not compatible with the Policy Performance Tracker.

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](#)
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2/16/2026	v73.0	Download DesignItSM Access online version	Release notes

[+ Software requirements](#)

[+ Support](#)

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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