

# FIRE SALE ANNOUNCEMENT!

## for Lincoln *WealthPreserve*® IUL

*All Applications Must Be Taken by 9/16/19*

It is fire sale time for Lincoln *WealthPreserve* IUL. Applications must be taken by 9/16/19 because that is when the product is being eliminated, and applications must be submitted no later than 11/1 and issued and paid by 12/31/19. Imagine a 1% floor, 55% multiplier on the cap, and the cap is 8.75% guaranteed for 10 years. Take advantage now by talking with UMS at 800-524-1774 to receive the **Product Client Guide** -- Don't Wait, Act Now!



When the market index is up,  
earn interest up to

**8.75%**

Guaranteed cap for first 10 policy years



When the market index is down,  
you'll never earn less than

**1.00%**

Guaranteed floor

### A Look at Lincoln *WealthPreserve* ® IUL

Lincoln *WealthPreserve*® IUL offers a long-term death benefit guaranteed that lasts for up to 40 years or to age 90 (whichever comes first).<sup>1</sup> It gives you the assurance of long-term guaranteed financial protection with built-in guarantees and flexibility to help you meet your changing needs.

If you want to protect what matters most in your life, create a legacy or liquidity to cover estate taxes, this policy can help you:

- Preserve assets to protect your family now and later
- Minimize tax exposure and market volatility on policy assets
- Gain the potential for tax-advantaged cash value growth
- Feel confident about your future with the option to add chronic illness protection<sup>2</sup>
- Your policy's interest crediting rate is guaranteed to never go below 1%.<sup>3</sup>
- Since your account options will always earn positive interest, you'll never have to recover from market losses.
- There is also a growth cap of no less than 8.75% guaranteed for the first 10 policy years.<sup>4</sup>

<sup>1</sup> Minimum premium requirement must be met to maintain the Extended No- Lapse Minimum Premium Rider. Only available with death benefit option 1 and maximum issue age of 79. <sup>2</sup> Subject to certain requirements. Limitations and exclusions apply. For additional details, please contact your advisor. <sup>3</sup> Policy charges remain in effect and could reduce your policy value. <sup>4</sup> Caps are declared for each indexed account segment at the beginning of the segment year, and once declared will not change. Subsequent rates may differ but will never be less than the guaranteed minimum of 8.75% in years 1 – 10, and 1% thereafter. In New York, the current cap is 8.25% and guaranteed to be no less than 2% in all years.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. Products, riders and features are subject to state availability. Limitations and exclusions apply.

**THE FIRE SALE IS ON.**  
**GIVE THE LIFE TEAM A CALL AT 800-524-1774**



*Always there for you.*