



5 reasons why Lincoln fixed annuities



As many people near retirement, they continue to want tax-deferred benefits on their savings.

When seeking...

1.

...Predictable growth

Fixed annuities provide...

...a way to accumulate wealth at a steady fixed rate, so people are secure in knowing how much money will be earned.

2.

...Tax-deferral

Fixed annuities provide...

...a way to build on existing wealth through tax-deferred growth. The money is not taxed until it is withdrawn. This means more money stays in the contract for greater growth.

3.

...Guarantees

Fixed annuities provide...

...guaranteed minimum interest rates; guaranteed access to money for unexpected events, such as nursing home confinement or terminal illness; and a guaranteed death benefit.*

4.

...Income

Fixed annuities provide...

...options to meet short-term, long-term, or immediate retirement income needs, including an income stream for a lifetime.

5.

...A strong and reputable company

Fixed annuities provide...

...the confidence of knowing the money is backed by the strength and stability of Lincoln, an industry-leading insurance company you can trust.

Contact your agent or broker today to learn more about Lincoln fixed annuities and key advantages they offer when used as part of a retirement income strategy.

*Guarantees, including those for optional features, are backed by the claims-paying ability of the appropriate issuing company.

Hello future.®

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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A fixed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed annuity is not a stock market investment and does not directly participate in any stock or equity investments, or index.

Lincoln fixed annuities are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker/dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Lincoln fixed annuity contracts sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker/dealer. Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.

Contract may be referred to as "certificate" in certain states (certificate may not be available in all states). The certificate is a group annuity certificate issued under a group annuity contract issued by The Lincoln National Life Insurance Company to a group annuity trust.

Withdrawals are subject to income taxes, if withdrawn before age 59½, a 10% federal penalty tax may apply. Withdrawals in excess of the 10% annual free withdrawal are subject to applicable surrender charges and a Market Value Adjustment.

Interest rates are declared by the issuing company at its discretion. Subsequent interest rates may be higher or lower than the initial ones and may differ from those used for new contracts or contracts issued at different times.

The exact terms of the annuity are contained in the contracts and any attached riders, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the Disclosure, Facts At-A-Glance, or contact your Lincoln representative.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax qualified plan, since these are already afforded tax-deferred status.

Products and features are subject to state availability. Limitations and exclusions may apply.

Waiver of Surrender Charges for Nursing Home Confinement Rider and Waiver of Surrender Charges for Terminal Illness Rider (form AE-119 and form AE-170, respectively, or state variation) may not be available in all states. Nursing Home Rider not available for contracts issued in Massachusetts.