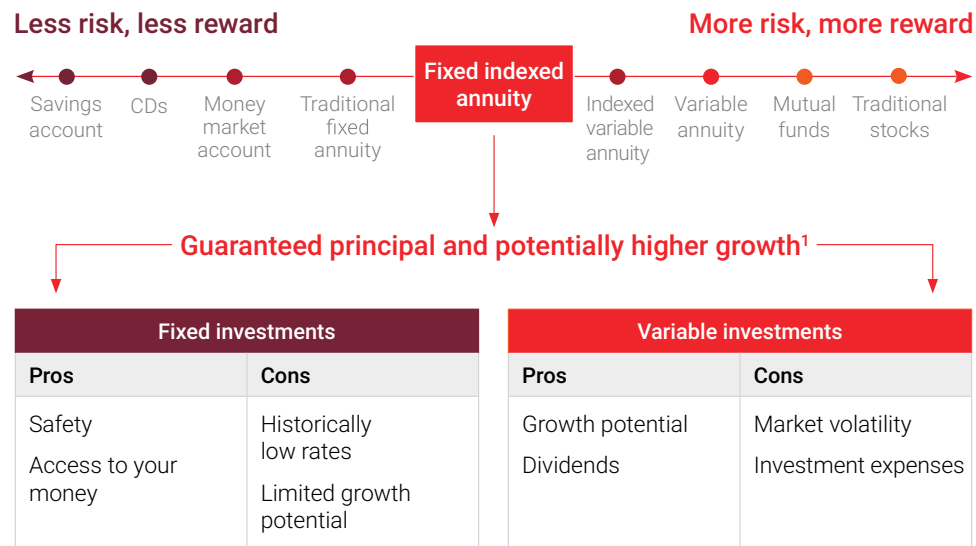


Balancing risk and reward

Lincoln fixed indexed annuities



Choosing the best solution for your retirement savings can become a balancing act between a sense of security and the growth potential of the market. A fixed indexed annuity can provide some of the better features of both worlds. How does it compare with your other investments?



Lincoln fixed indexed annuities provide:



Protection: 100% principal protection¹



Growth potential: Interest credited based on the performance of the index



Tax-deferred growth: You won't be taxed on your growth until you withdraw funds



Guarantees: Interest rate minimums, access to money for the unexpected, and a death benefit¹



Income: Payment options to meet retirement income needs

¹ If you do not withdraw the premium payment(s) or any interest from the annuity, the value of your money cannot go down. Guarantees are subject to the claims-paying ability of The Lincoln National Life Insurance Company. Limitations and conditions apply.

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public.



To see how fixed indexed annuities can help protect your savings from a volatile market, contact your financial professional.

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 indexed 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 indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

Lincoln fixed indexed annuities (contract forms ICC1515-619, ICC17-622 and state variations) 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 subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

This annuity does not participate directly in any stock or equity investment and does not include the purchase of shares of stock or an index. The indexed accounts use an outside market index as a benchmark for determining indexed account earnings. Any dividends paid on the stocks on which the index is based do not increase the annuity earnings. All payments and values provided by the contract, when based on performance of the indexed account, are not guaranteed to be equivalent to the benchmarking index. The composition of the index and the methodology used by the index to calculate its performance are not guaranteed and may be changed at any time by the index provider.

The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the Client Guide, Disclosure Statement and Fact Sheet, or contact your representative.

Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply. Withdrawals and surrenders may be subject to surrender charges and a Market Value Adjustment.

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

Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

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