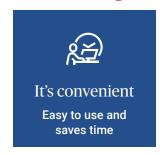




eDelivery for your annuity contract

Access your annuity contract from wherever you are with eDelivery—the electronic way to receive your annuity documents using secure email. It's easy to use, fast and secure.

The advantages of eDelivery







3 simple steps to get started

Step 1:

You will be enrolled in eDelivery during your application process. If your financial professional's firm is set up for eDelivery, you may automatically receive your contract via eDelivery.

Step 2:

You will receive an email from Lincoln with instructions to register or log in to review your new contract.

Step 3:

Click the secure link in the email, log on to the consumer portal, and accept receipt of your contract. You can view, save and print a copy of your contract by logging into <u>LincolnFinancial.com</u>. This also provides you with the access to update information and manage your account online, at your own convenience.

Insurance products issued by: The Lincoln National Life Insurance Company Lincoln Life & Annuity Company of New York 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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All contract and rider guarantees, including those for optional benefits, fixed subaccount crediting rates, or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer or insurance agency from which this annuity is purchased, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

All features and products may not be available in all states or through all firms.

For use with the general public.