Lincoln MYGuarantee℠ Plus

Fact Sheet

Issue ages

0–85

Available markets

Nonqualified, qualified (IRA and Roth IRA)

Minimum single premium

$10,000

Maximum single premium

(without prior Home Office approval)

$2,000,000

Interest rates

Interest rates may be determined based on premium banding of $100,000 or more. The initial interest rate is determined at contract issue and is guaranteed for five or seven years.

Free withdrawal amount[1]

Beginning in the first contract year, during the surrender charge period, you can withdraw up to 10% of your account value each contract year without incurring charges.

Surrender schedule

Contract year	1	2	3	4	5	6	7
5-year	7%	7%	6%	5%	4%	0%	0%
7-year	7%	7%	6%	5%	4%	3%	2%

Market Value Adjustment (MVA)

A positive or negative adjustment based on the current interest rate environment at the time of the surrender. The MVA does not apply to the death benefit or 10% annual free withdrawal during the initial interest rate guarantee period, or withdrawals after the initial interest rate guarantee period.

Nursing home and terminal illness waivers[2]

You can access your account value without surrender charge or MVA if certain conditions are met.

Choice of income options

After the fifth contract year, the full contract value, without an MVA or surrender charge, can be used for a number of different income payout options, including income that cannot be outlived.

Death benefit

Once the contractowner or annuitant dies, beneficiaries receive the accumulation value. The death benefit is only available before the contract is annuitized. The death benefit is subject to any applicable taxes.

Electronic applications are required to submit business.

[1] Withdrawals are subject to income taxes, and if withdrawn before age 59½, an additional 10% federal tax may apply. Not available in California or New York.

[2] Nursing home and terminal illness waivers are provided through contract endorsements. Not available in Massachusetts. Please see the Disclosure Statement for necessary criteria and conditions.

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.

Lincoln MYGuarantee℠ Plus fixed annuity (contract form ICC18-625MVA and state variations) is 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.**

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, and state variations) may not be available in all states. Nursing Home Confinement Rider not available for contracts issued in Massachusetts. The contract may be referred to as "policy".

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 and Disclosure Statement, 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 California or New York.

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