

A history of commitment. A consistent presence for tomorrow.

Integrity, innovation, and dedication – we've stood by our promises since our founding in 1905. With a century of history and two decades dedicated to brokerage, Lincoln Financial Group is positioned to help you make a difference for your clients.



Growing and protecting wealth for retirement

1930s

Annuities have been a core part of our business since our earliest years, helping Americans weather the Great Depression.

1997

Issued our first fixed indexed annuity, revolutionizing our product offerings.

I Lincoln Financial Fulk

1932

Famed sculptor Paul

Manship created "The

Hoosier Youth" in the dark days of the Depression, in honor of our namesake.

2003

With its prominent placement on Lincoln Financial Field, we continue to share Abraham Lincoln's name and likeness with the world.

Protecting Americans through all stages of life

1987

Launched Lincoln *MoneyGuard®*, pioneering the first hybrid life/ long-term care solution.

2021

We continue to shape the industry with *MoneyGuard Market Advantage®*, a variable life insurance policy with a long-term care rider.

Insurance products issued by: The Lincoln National Life Insurance Company Lincoln Life & Annuity Company of New York

Financial strength ratings⁴

Rating agency	The Lincoln National Life Insurance Company	Lincoln Life & Annuity Company of New York
AM Best	A (3rd highest of 16)	A (3rd highest of 16)
Fitch	A+ (5th highest of 19)	A+ (5th highest of 19)
Moody's	A2 (6th highest of 21)	A2 (6th highest of 21)
S&P	A+ (5th highest of 21)	A+ (5th highest of 21)

One relationship to support your business

Lincoln Financial Group became the company it is today through strong relationships with support from partners like you. We've maintained a powerful brokerage distribution model for 20 years with offices in Atlanta, Greensboro, Fort Wayne, Hartford, Omaha, Philadelphia and Radnor.

From industry-shaping innovations to market insights, we're committed to supporting your business. Learn more at our <u>Brokerage Resource Center</u>.



¹ https://www.lincolnfinancial.com/pbl-static/pdf/IR---Earnings-4Q2023-Conference---statistical-supplement---PDF.pdf

² Newsweek Magazine, issue date January 9, 2024.

³ Source, as of February 14, 2024: VitalSales Suite, a product of EbixEchange. Score is for The Lincoln National Life Insurance Company.

⁴ These ratings apply only to the claims-paying ability of the issuing insurance company as of February 7, 2024. They do not apply to the safety or investment performance of any variable products or funds. The ratings do not imply approval of the variable products or their performance. All ratings are subject to revision or withdrawal at any time by the rating agencies. The ratings are not recommendations to buy, sell or hold our securities. For more information on ratings, including rating agency outlooks, see https://www.lincolnfinancial.com/public/aboutus/investorrelations/financialinformation/ratings

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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.

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.

Lincoln MoneyGuard® solutions, including Lincoln MoneyGuard®, and MoneyGuard Market Advantage®, are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY.

Product and features are subject to state availability. Limitations and exclusions may apply. Lincoln fixed indexed annuities and Lincoln MoneyGuard Advantage® are not available in New York.

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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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LCN-6419975-022224 POD ADA 3/24 **Z06** Order code: LFD-BROKG-FLI001

