

# Prepare for tomorrow

## Lincoln variable annuities with *Lincoln Lifetime Income*<sup>SM</sup> Advantage 2.0

### Options for income

#### Option 1

##### 5.50% income

5.50% guaranteed lifetime income at age 65 single, or 4.75% joint at 65 (based on the youngest life).

#### Option 2

##### 10% nursing home enhancement<sup>2</sup>

If you need nursing home care after you reach age 70, you can increase your income to 10%.

#### Option 3

##### i4LIFE<sup>®</sup> Advantage Guaranteed Income Benefit (GIB) (Managed Risk)

Transition from *Lincoln Lifetime Income* Advantage 2.0 to i4LIFE<sup>®</sup> Advantage GIB (Managed Risk) for an additional income option.<sup>3</sup>

Lincoln variable annuities are long-term investment products that offer access to leading investment managers, options for guaranteed growth and income (available for an additional charge), and death benefit protection. A variable annuity offers a lifetime stream of income that is guaranteed to last for the rest of your life or the combined lives of yourself and another. To decide if a variable annuity is right for you, consider that its value will fluctuate and it is subject to investment risk and possible loss of principal.

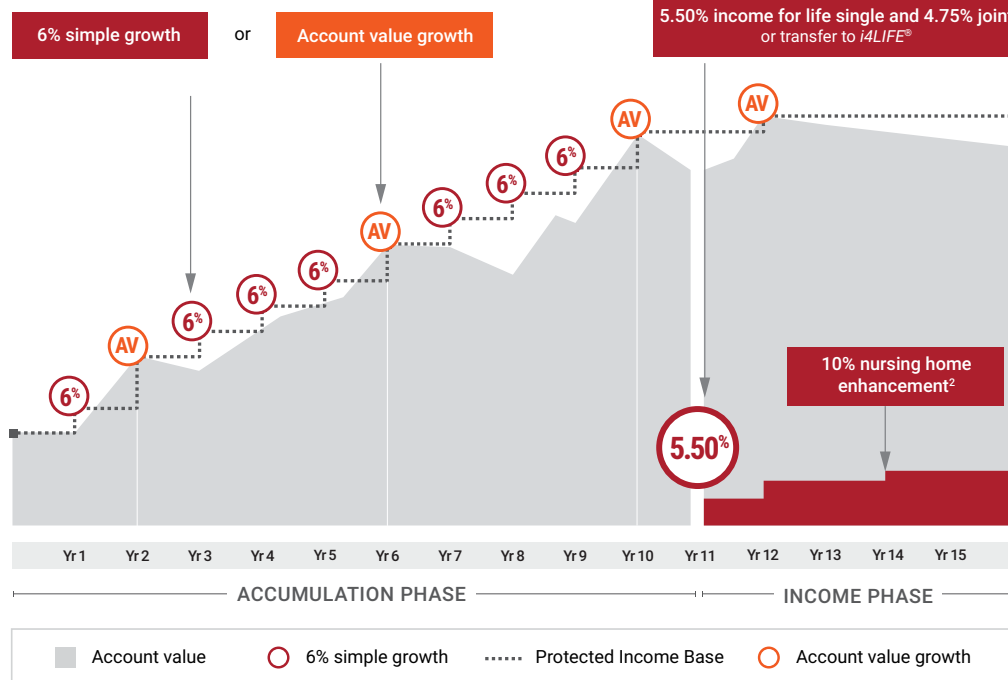
All guarantees, including those for optional features, are subject to the claims-paying ability of the issuer. Limitations and conditions apply.

### *Lincoln Lifetime Income*<sup>SM</sup> Advantage 2.0<sup>1</sup>

is an optional living benefit rider available for an additional charge with a Lincoln variable annuity that gives investors:

- Lifetime income
- Protected Income Base grows annually at the greater of 6% simple or account value growth
- Protection for beneficiaries with a dollar-for-dollar Guarantee of Principal Death Benefit
- Nursing home enhancement<sup>2</sup>
- Optional coverage for your spouse
- No minimum issue age

Protected Income Base grows annually at the greater of:



**This chart is for illustrative purposes only.** It does not reflect a specific investment. Past performance does not guarantee future results. Guarantees are subject to the claims-paying ability of the issuer.

Insurance products issued by:  
The Lincoln National Life Insurance Company

For use with the general public.



To learn how  
*Lincoln Lifetime  
Income Advantage 2.0*  
can help you protect  
and control your  
retirement  
income, speak  
with your advisor.

## Lincoln Lifetime Income<sup>SM</sup> Advantage 2.0 age bands

### Protected Annual Income

AGE	SINGLE	JOINT
75+	5.65%	5.15%
70 – 74	5.50%	4.85%
65 – 69	5.50%	4.75%
59 – 64	4.35%	3.85%
55 – 58	2.50%	2.25%

<sup>1</sup> Lincoln Lifetime Income<sup>SM</sup> Advantage 2.0 is available for an additional annual charge of 1.50%, or 1.60% for joint coverage, above standard contract expenses (maximum annual charge of 2.25% single and 2.45% joint). As your Protected Income Base increases, your cost will increase proportionately. The Protected Income Base is not a cash or surrender value, nor is it available as a lump sum. Withdrawals in excess of the allowable amount will adversely impact lifetime income amounts. The 6% simple annual growth will continue for the earlier of 10 years or through age 85 (based on the oldest life for joint) with the 10-year period restarting upon an account value lock in. The 6% enhancement is not available in any year a withdrawal is taken. Annual account value lock ins are available through age 85 (based on oldest life for joint).

<sup>2</sup> In order to qualify for the nursing home enhancement, you must be 70; you cannot be in a nursing home the year prior to election or for five years after; you must have a minimum 90-consecutive day stay; and your contract value must be greater than zero. With joint life, the first person to qualify and file will receive the enhancement. Not available in all states.

<sup>3</sup> This feature is available for an additional annual charge of 1.50% for single life, or 1.60% for joint life, above standard contract expenses (maximum charge is 2.25% single and 2.45% joint at GIB reset).

### Important information:

THE LINCOLN RISK MANAGED STRATEGIES ARE NOT GUARANTEED OR INSURED BY LINCOLN OR ANY OTHER INSURANCE COMPANY OR ENTITY, AND SHAREHOLDERS MAY EXPERIENCE LOSSES. THE STRATEGIES USED ARE SEPARATE AND DISTINCT FROM ANY ANNUITY OR INSURANCE CONTRACT RIDER OR FEATURES.

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Variable annuities are long-term investment products designed for retirement purposes and are subject to market fluctuation, investment risk, and possible loss of principal. Variable annuities contain both investment and insurance components and have fees and charges, including mortality and expense, administrative, and advisory fees. Optional features are available for an additional charge. The annuity's value fluctuates with the market value of the underlying investment options, and all assets accumulate tax-deferred. Withdrawals of earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax. Withdrawals will reduce the death benefit and cash surrender value.

**Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable prospectuses for the variable annuity and its underlying investment options contain this and other important information. Please call 877-534-8255 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.**

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

Not for use in New York.

For use with the general public.

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-4745476-051622

PDF ADA 7/22 Z12

Order code: RIA-LINC-FLI001

