

# Help ease the shift into retirement

## Lincoln Max 6 Select<sup>SM</sup> Advantage

### INCOME

- Protected Income Base grows annually at the greater of 6% growth or account value growth
- 7.50% income at age 65, 7.00% for joint life (protected income if account value falls to zero is 3% for single and 2.75 joint)<sup>1</sup>
- Protection for beneficiaries with a dollar-for-dollar Guarantee of Principal Death Benefit<sup>2</sup>
- Tax-deferral during accumulation for greater growth potential

### INVESTMENT FLEXIBILITY

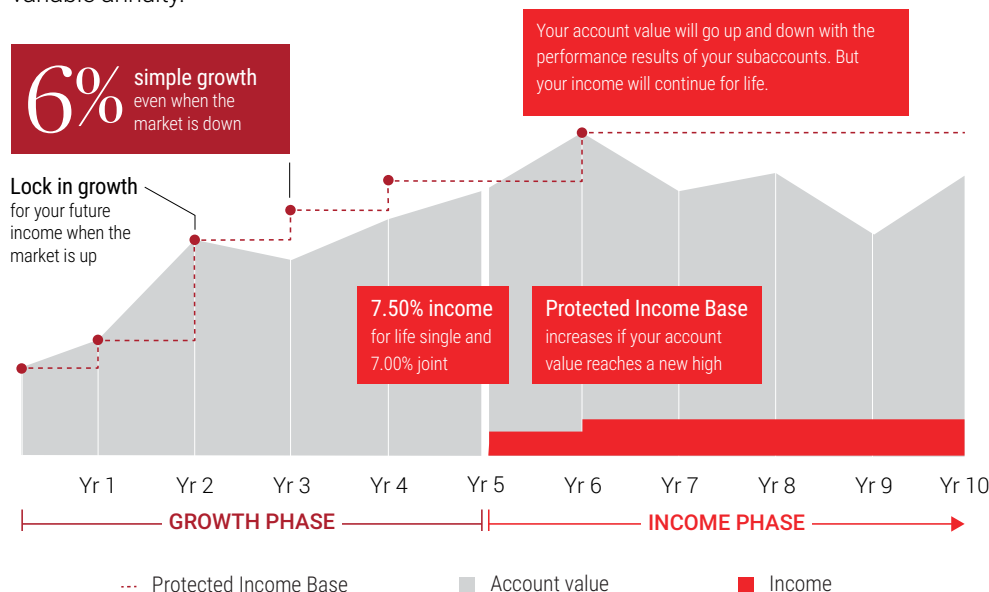
- Build up to an 80/20 equity/fixed income portfolio
- Active and passive options are available
- Choose from 64 individual funds, 42 check-the-box options, or 2 asset allocation models; all from leading asset managers

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.

### 6% growth, 7.50% initial income

Designed to provide higher income in the earlier years of retirement, Lincoln Max 6 Select<sup>SM</sup> Advantage is an optional living benefit rider available for an additional charge with a Lincoln variable annuity.



<sup>1</sup>Based on the age of the youngest life.

<sup>2</sup>Guarantee of Principal Death Benefit is available at no additional charge. There's a dollar-for-dollar reduction to this benefit for any Protected Annual Income withdrawals. Otherwise it is a pro-rata reduction. Other death benefit options are available for an additional charge. See prospectus for complete details.

**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. If the account value is depleted due to investment performance or withdrawals, the Protected Annual Income amount for single is 3% and joint life is 2.75% of the Protected Income Base and paid for life.

Insurance products issued by:  
The Lincoln National Life Insurance Company

## Lincoln Max 6 Select<sup>SM</sup> Advantage At-a-Glance

Investment flexibility and choice	Access to a diversified lineup of investment options managed by leading investment managers.				
Tax-deferred growth potential	Participation in the long-term growth potential of the market. If invested with nonqualified money, savings grow tax-deferred, and tax bills are not impacted until a withdrawal is made.				
6% guaranteed growth for future income	The Protected Income Base increases annually by the greater of 6% simple enhancements or the account value growth. The 6% 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. They are not available in any year a withdrawal occurs. Annual market step-ups are available through age 85 (based on the oldest life for joint coverage).				
Lifetime income	Protected Annual Income payouts				
	Age	Single		Joint (based on youngest life)	
		Account value is greater than \$0	Account value is \$0	Account value is greater than \$0	Account value is \$0
	70+	8.00%	3.0%	7.50%	2.75%
	65 – 69	7.50%	3.0%	7.00%	2.75%
	59 – 64	5.00%	3.0%	4.50%	2.75%
No minimum issue age	For nonqualified and qualified contracts, ages 0 – 85				
Cost	Lincoln Max 6 Select <sup>SM</sup> Advantage is available for an additional annual charge of 1.50% above standard contract expenses, or 1.60% for joint life (maximum annual charge is 2.25% single life or 2.45% joint life). Investment requirements apply.				

### Important information:

With Lincoln Max 6 Select<sup>SM</sup> Advantage, as the Protected Income Base increases, the cost will increase proportionately. If a withdrawal is taken, the 6% enhancement is not available that year, but market growth can be locked in through age 85 (based on the oldest life for joint coverage).

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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.**

Lincoln InvestmentSolutions<sup>SM</sup> RIA variable annuity (contract form 30070-A 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.**

**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 any entity other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

At annuitization, the contractowner will receive the greater of lifetime benefit payments under the living benefit payments or payments under the base contract, and all such payments will be treated as annuity payments. Guaranteed minimum death benefit will no longer apply. Please contact Lincoln prior to the annuity date/contract maturity date to discuss options, including changing the annuitant.

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

Product not available 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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