

Lincoln Investor Advantage® RIA Class

Fact Sheet

Growth powered by tax deferral. Investments powered by excellence. Income powered by innovation.
This is *Lincoln Investor Advantage*® RIA Class.

**Mortality and expense (M&E)
and administrative charges:** 0.35%

Large account credit¹

An annual credit of 0.15% (applied quarterly) will be added to the account value for contracts with a value of at least \$250,000. See footnote 1 for complete details.

Note: There is an annual account fee of \$50. Contract fee is waived for contracts over \$50,000.

Cost for additional feature, if elected²
i4LIFE® Advantage: 0.40%³

Investment options

- 130+ fund options that span across traditional and specialty asset classes
- Asset allocation funds from leading investment managers who provide a one-step approach to portfolio diversification
- Asset class guidance to simplify building portfolios to meet varied investment objectives and goals
 - Risk-based strategies
 - Thematic/objective-based strategies

Tax-efficient income

- Lincoln's patented income distribution method – *i4LIFE* Advantage
- Provides tax-efficient income by returning a portion of your original investment, which has already been taxed, and any gains that may have occurred⁴

Tax advantages

- Tax-deferred growth potential
- Earnings, dividends, and short- and long-term capital gains are automatically reinvested without creating taxable events
- Tax-free transfers also apply
- Tax-efficient income distribution option

Additional information

- **Maximum issue age:** 85
- **Minimum investment, nonqualified and qualified:** \$10,000 initial, \$100 subsequent; \$50,000 to elect *i4LIFE* Advantage

Additional features

- Death benefit options
- Asset allocation⁵
- Dollar cost averaging⁶
- Portfolio rebalancing⁶
- Nonspousal continuation
- Nursing home waiver

Death benefit options

- Account Value Death Benefit (no additional charge)
- Earnings Optimizer Death Benefit 0.30% (0.70% ages 70 – 75)⁷



To learn more about *Lincoln Investor Advantage*[®] RIA Class, talk with your investment advisor or visit LincolnFinancial.com.

Please see the prospectus for more information.

¹ To be eligible for the credit during the first contract year, on each quarterly anniversary a contract must have purchase payments less withdrawals or an account value of \$250,000 or more. To be eligible for the credit after the first contract year, on each quarterly anniversary a contract must have an account value of \$250,000 or more.

For contracts that are eligible for the credit on a quarterly anniversary, the amount of the credit during the first contract year will be purchase payments less withdrawals, multiplied by the quarterly large account credit. The amount of the credit after the first contract year will be the contract value, multiplied by the quarterly large account credit.

² Please see the prospectus for more details regarding availability and revocability.

³ There is a credit to clients who select a minimum Access Period of the greater of 20 years or until age 85. With a \$500,000 deposit the credit is 0.10% annually, and with a \$1,000,000 deposit the credit is 0.20% annually. See prospectus for complete details.

⁴ There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

⁵ Neither asset allocation nor diversification assures or guarantees better performance and cannot eliminate the risk of investment loss.

⁶ Dollar cost averaging and portfolio rebalancing cannot be elected simultaneously. Neither dollar cost averaging (DCA) nor portfolio rebalancing assures a profit or protects against loss in declining markets. Because dollar cost averaging involves continuous investment regardless of changing price levels, clients should consider their ability to continue purchasing through periods of all price levels.

⁷ Maximum charge of 1.40% and 1.70% respectively, based on oldest issue age. The initial fee is guaranteed for 20 years after election. The rider is irrevocable and does not provide an opt-out provision for fee increases. Investment requirements apply.

Important information:

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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 Investor Advantage[®] RIA Class variable annuities (contract forms 30070-A, ICC23-60021, 23-60021 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.

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

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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