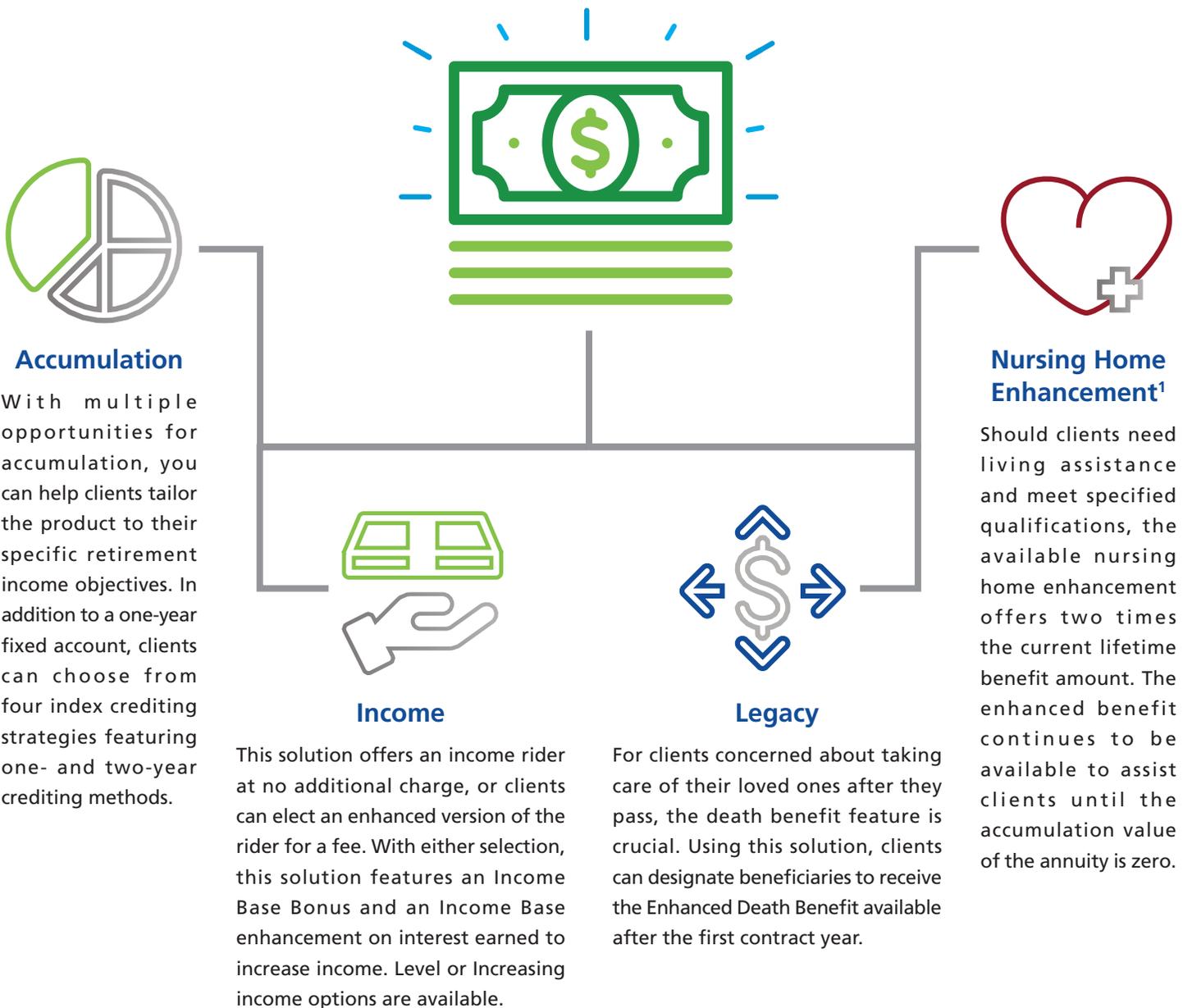


One Asset, Four Uses

Tackle key client concerns with the *Lincoln Retirement SafeGuardSM*

In today's ever-changing retirement planning environment, consumers are faced with numerous options for meeting their current and future financial needs. At the same time, rising healthcare costs, increasing longevity and other realities are complicating the decision-making process. Is there a way to simplify the approach with a single product? Instead of dividing up assets to address individual concerns and needs, consider one solution with four important uses.

The *Lincoln Retirement SafeGuardSM* starts by providing clients with the core benefits of a fixed indexed annuity — principal protection with upside potential and income one can't outlive — but that's just the beginning. It is also built to address the following important objectives clients have in retirement.



Accumulation

With multiple opportunities for accumulation, you can help clients tailor the product to their specific retirement income objectives. In addition to a one-year fixed account, clients can choose from four index crediting strategies featuring one- and two-year crediting methods.

Income

This solution offers an income rider at no additional charge, or clients can elect an enhanced version of the rider for a fee. With either selection, this solution features an Income Base Bonus and an Income Base enhancement on interest earned to increase income. Level or Increasing income options are available.

Legacy

For clients concerned about taking care of their loved ones after they pass, the death benefit feature is crucial. Using this solution, clients can designate beneficiaries to receive the Enhanced Death Benefit available after the first contract year.

Nursing Home Enhancement¹

Should clients need living assistance and meet specified qualifications, the available nursing home enhancement offers two times the current lifetime benefit amount. The enhanced benefit continues to be available to assist clients until the accumulation value of the annuity is zero.

The Flexibility to Deliver Customized Retirement Plans

Clients have the flexibility with this solution to select which income rider best meets their needs. To help determine the appropriate rider for their goals and objectives, start by asking these simple questions:

- ? *Do you have a rock-solid plan for retirement?*
- ? *Have you identified exactly when you will retire?*
- ? *Are you confident in exactly how much you plan to spend and how much income you need to support that planned lifestyle?*

Standard GLWB

Absent certainty about the future, clients can select the **No Fee** Standard GLWB rider knowing they will experience:

- Accumulation opportunities with no fee drag
- An enhanced death benefit available for heirs
- Level or Increasing income guaranteed* for life
- A doubler income benefit should nursing home confinement occur

Enhanced GLWB

Clients who have a certain plan may prefer the Enhanced GLWB rider. Available for a **1.00% fee²**, clients have the opportunity to capture:

- A higher level of guaranteed* income through a larger Income Base multiplier and Minimum Income Base Rate
- A doubler income benefit should nursing home confinement occur
- An enhanced death benefit available for heirs
- Safe accumulation opportunities, but with a fee

There is no such thing as a one-size-fits-all retirement plan. But now you can help clients pursue their vision using a single, customizable solution that addresses four planning priorities.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.

*Guarantees are backed by the claims-paying ability of the issuing insurance company.

¹ In order to qualify for the nursing home enhancement, client must be 65; client cannot be in a nursing home the year prior to rider election or for five years after; client must have a minimum 90-consecutive day stay; and client account value must be greater than zero. With joint life, the first person to qualify and file would receive the enhancement. Benefit is available for five years or until the accumulation value reaches 0. At that point the income would revert back to the original lifetime income benefit amount. Not available in all states.

² The 1.00% rider fee is based on the Income Base.

A fixed indexed 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. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index. The index used is a price index and does not reflect dividends paid on the underlying stocks.

Lincoln Retirement SafeGuardSM fixed indexed annuities (contract form ICC18-624 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. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

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