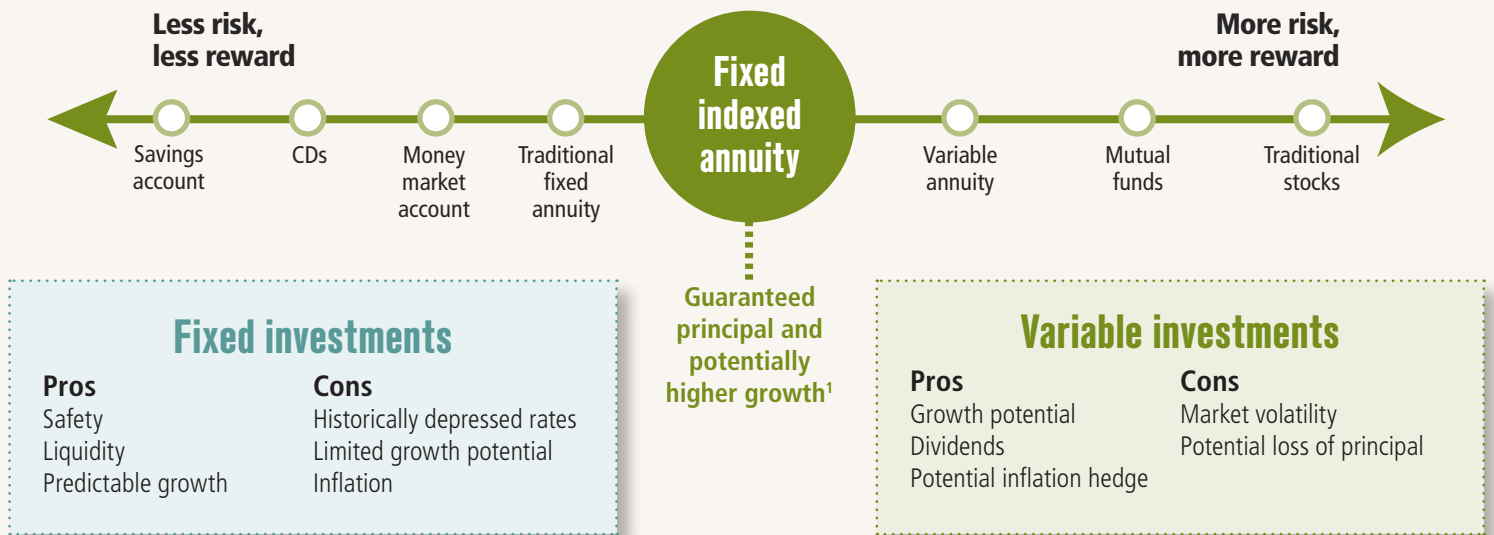


Balancing risk and reward

Lincoln fixed indexed annuities

Most investors want the best opportunities for their nest egg, but it often becomes a balancing act between a sense of security and the growth potential of the markets. A fixed indexed annuity can provide some of the better features of both worlds. How does it compare with your other investments?



Lincoln fixed indexed annuities provide:

- **Protection:** Preserve and protect 100% of your accumulated money¹
- **Growth Potential:** Earn interest based on the performance of the S&P 500 Index²
- **Guarantees:** Interest rate minimums, access to money for the unexpected, and a death benefit³
- **Income:** Options to meet retirement income needs, including lifetime income

¹ If you do not withdraw the premium payment(s) or any interest from the annuity, and if you have not purchased any riders, the value of your money cannot go down. Guarantees, including those for optional features, are subject to the claims-paying ability of The Lincoln National Life Insurance Company.

² The method of crediting interest will depend on the account chosen. "Standard & Poor's[®]" and "S&P 500[®]" are trademarks of Standard & Poor's Financial Services LLC, a subsidiary of The McGraw-Hill Companies, Inc. and have been licensed for use by The Lincoln National Life Insurance Company. Lincoln's Products are not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing this product.

³ Guarantees, including those for optional features, are subject to the claims-paying ability of The Lincoln National Life Insurance Company.

To see how fixed indexed annuities can help protect your savings from volatile markets, contact your representative for more information.

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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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 fixed indexed annuities 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.**

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. **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the relevant Client Guide, Disclosure Statement and Facts At-A-Glance, or contact your representative.

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.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax-qualified plan, since they are already afforded tax-deferred status.

Product and features are subject to state availability. Limitations and exclusions may apply.