

Grow it. Protect it. Enjoy it.

Add more confidence to your retirement
income strategy with a *Lincoln*
*MYGuarantee*SM Plus fixed annuity

FIXED ANNUITIES

Client Guide

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York
For use with the general public.

Not insured by any federal government agency	Not a deposit	Not FDIC-insured
May go down in value	Not guaranteed by any bank or savings association	

The power of predictability

Perhaps the most predictable thing about markets is their unpredictability. So, when it comes to your retirement savings, having predictable growth through a guaranteed fixed interest rate can help you plan for your retirement with more confidence.

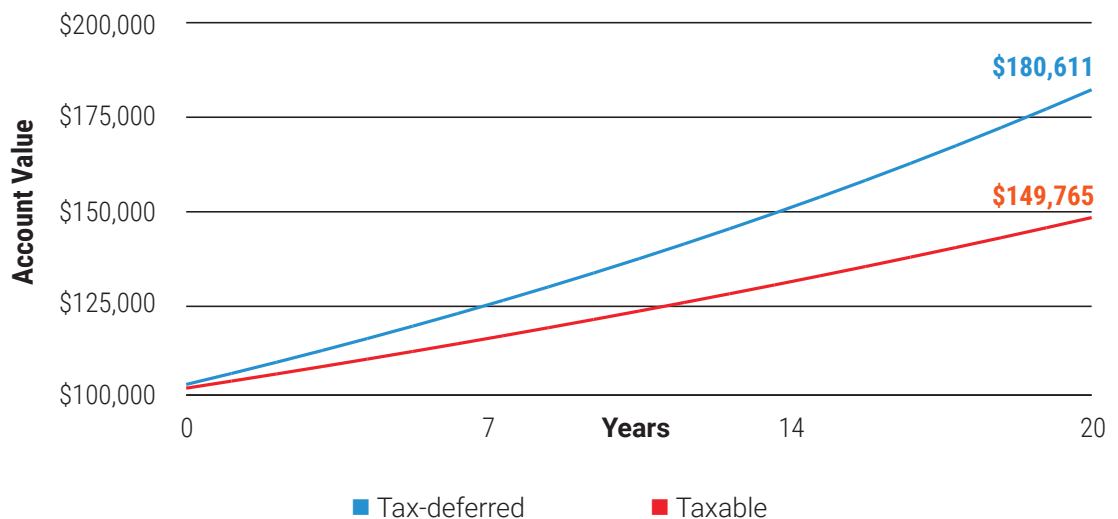
Protected growth

A Lincoln MYGuaranteeSM Plus fixed annuity guarantees a fixed interest rate that you can count on. And since it's not based on market performance, there's no risk. The interest rate gets set at issue and is guaranteed for the contract period.* After the contract period, you'll receive a new interest rate each subsequent year.

Combined with a tax-deferred advantage

Lincoln MYGuarantee Plus combines predictable growth and protection with a tax-deferred advantage. Since you won't be taxed until you make withdrawals from the contract, there's potential to earn more than you might with taxable products, like a CD.

Tax deferral for dependable growth



This example is hypothetical and for illustrative purposes only. Withdrawals of earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax. The hypothetical rates of return shown in this example are not guaranteed and should not be viewed as indicative of the past or future performance. This example is based on a hypothetical situation assuming taxable and tax-deferred growth of \$100,000, a 3% annual interest rate and a 32% tax rate over a 20-year period. Changes in tax rates and tax treatment of investment earnings may impact the hypothetical example. Lower maximum tax rates on capital gains and dividends would make the return for the taxable contract more favorable, thereby reducing the difference in performance between the accounts shown. Investors should consider their individual investment time horizon and income tax brackets, both current and anticipated, when making an investment decision, as these may further impact the results of the comparison.

Guarantees are subject to the claims-paying ability of the appropriated issuing company.

*Interest rates are declared by the issuing company at its discretion, based on contract features, including additional rider benefits and the death benefit. Subsequent interest rates may be higher or lower than the initial rate and may differ from those used for new contracts or contracts issued at different times.

It's your retirement. So you get to choose how to take income.

A *Lincoln MYGuarantee*SM Plus fixed annuity also gives you the flexibility to choose an income option that works best for your lifestyle, needs and goals.

A range of income options

- 1 10% annual free withdrawals**
During the contract period, you can take 10% free withdrawals each year.
- 2 Systematic withdrawals**
You can elect to receive your money annually, semiannually, quarterly, monthly or bi-monthly, and you can start and stop at any time.
- 3 Annuitization**
After the fifth contract year,* you can elect to annuitize your contract. Select from a variety of income payment options, including for a certain time period or for your entire lifetime.

If you were to pass away before annuitization, your loved ones would receive the remaining accumulation value.

The retirement you deserve. The partner who can help.

The steps you take today can help pave the way for a more comfortable retirement. Since 1905, Lincoln Financial Group has been helping investors like you prepare for retirement. Our experience, strength and durability is something you can depend on.

Count on Lincoln

CAPABILITY For offering the products and services that make a difference in your life	COMMITMENT For being committed to serving your needs now and in the future	CONSISTENCY For having the strength and experience to adjust to varying market conditions
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*After the first contract year for contracts issued in Florida.

Take advantage of what *Lincoln MYGuarantee*SM Plus offers you



PROTECTION

Protect your savings regardless of market performance



GROWTH

Earn a predictable, preset rate of interest, with tax-deferred growth



INCOME

Options for taking income that include free withdrawals and income payout options



To see how a *Lincoln MYGuarantee Plus* fixed annuity may be right for you, contact your financial professional today.

Important information:

Lincoln Financial Group[®] affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent advisor as to any tax, accounting or legal statements made herein.

A fixed 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.

*Lincoln MYGuarantee*SM Plus fixed annuity (contract form 09-612MY and state variations) is 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 (contract form 09-612MYNY) 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 subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Contract may be referred to as "policy" or "certificate" in certain states (certificate may not be available in all states). The certificate is a group annuity certificate issued under a group annuity contract issued by The Lincoln National Life Insurance Company to a group annuity trust.

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 Disclosure Statement and Fact Sheet, 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 these are already afforded tax-deferred status.

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

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May go down in value

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