



Lincoln Deferred Income SolutionsSM Annuity

Fact Sheet

Issue dates

Contracts are issued each regularly scheduled Lincoln Financial Group workday.

Issue information

Ages: 18–80 nonqualified, Roth IRA and QLAC¹; 18–69 qualified

The age to the nearest birthday will be used when the contract is issued.

Once the contract is issued, the designated annuitant/joint annuitant, payment option, and frequency of payments cannot be changed. The contract is irrevocable — there are no surrender provisions available.

Standard premium requirements (exceptions require approval)

Additional premiums allowed up to 13 months prior to payment start date.²

- Initial minimum: \$1,000; subsequent: \$100
- Maximum: \$2,000,000; QLAC limits premiums to the lesser of \$135,000 or 25% of all IRA account balances¹

Payment start date

The first payment may be deferred from 13 months up to a maximum number of years (state variations apply):

- Nonqualified, Roth IRA and QLAC¹: 40 years or age 85
- Qualified: 40 years or age 70½
- Initial payment start date applies to additional premiums²

Annuity payment options²

Must be elected at issue, cannot change, and apply to all additional premiums.

Return of Premium options

These options feature a Return of Premium Death Benefit during the deferral or payout phases.

Life with period certain³

Receive payments for your lifetime or a designated period, whichever is longer.

Life with cash refund (only option available with QLAC¹)

The annuitant receives payments until death. If income payments have not depleted your total premium amount at death, the difference will be paid as a lump sum.

See footnotes on reverse side.

Income Only options

These options do not offer a Return of Premium Death Benefit.

Life only

Receive guaranteed income payments for the rest of your life.

Joint and survivor life

Receive payments for the lifetime of both annuitants.

Payment start date change option

Change your payment start date to any time within five years prior to or five years after your original date. This is subject to contract provisions and state variations; not available for Income Only options.

Payment acceleration option

You can accelerate six monthly payments into a single payment. You can do this up to three times as needed during the income phase (restrictions apply).

Death benefit

Deferral phase: death benefit is equal to the premium; it does not apply to Income Only payments.

Income phase: death benefit, if any, is determined by the payment option elected.

Annual increase option

An annual compounded increase option of 1%, 2%, 3% or 4% can be elected at issue.

- The increase applies on the first contract anniversary.
- This option decreases the initial scheduled payment.

Payment frequency

- Monthly, quarterly, semiannually or annually.

Return of Premium options

These options feature a Return of Premium Death Benefit during the deferral or payout phases.

Life with installment refund

Lifetime payments continue until the death of the annuitant. If income payments have not depleted your total premium amount at death, the difference will be paid in scheduled payments.

Joint and survivor life with period certain³

Lifetime payments continue for both lives³ or a designated period, whichever is longer.

Period certain

The annuitant receives payments for a designated period of time. In the event of the death of the annuitant, payments continue for the duration of the time period chosen.

Joint and survivor life with installment refund

Lifetime payments for both lives until first death; then payments continue to surviving annuitant. If income payments have not totaled the initial premium at death, difference will be paid in scheduled payments.

Joint and survivor life with cash refund

Lifetime payments for both lives until first death; then payments continue to surviving annuitant. If income payments have not totaled the initial premium at death, difference will be paid as a lump sum.

Income Only options

These options do not offer a Return of Premium Death Benefit.

Joint and percentage to survivor life

Full payments continue until the first death and then a selected percentage of the original income is paid until the second death.

Contingent joint and percentage to survivor life

Full payments continue for the lifetime of the primary annuitant, or if that person dies, a percentage of the payments are paid until the second annuitant's death.

¹Qualifying Longevity Annuity Contract (QLAC), as defined under Q&A-17 of Section 1.401(a)(9)-6 of the Income Tax Regulation. Limits apply to initial and subsequent premiums at the time of a contribution to the QLAC, and the IRA account balances are determined based on the balances of all IRA accounts on December 31 of the year prior to the year of the contribution.

²Subject to firm and state availability.

³If the annuitant dies before the end of the designated period, the scheduled payments will continue to the beneficiary for the remainder of the period certain. Payments stop after the period certain expires.

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 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 Deferred Income Solutions*SM Annuity (contract form 13-618F 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.**

For use with the general public.

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 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.

There is no additional tax 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. Not available in New York.

A retirement income plan made to order

With a deferred income annuity

INCOME SOLUTIONS

Insurance products issued by:
The Lincoln National Life Insurance Company

2529615

A simple plan to help meet your specific income goals

You know how you want to live your retirement. That's why preparing for and taking retirement income isn't something to leave to chance.

You can take control of your income with a retirement income plan built on your terms. With a *Lincoln Deferred Income Solutions*SM Annuity, you can create a strategy that helps meet your specific income needs and goals.

Customize your income plan

You're in control of how and when to take income — and *Lincoln Deferred Income Solutions* makes designing your strategy as simple as 1-2-3.

1

What are your income payout needs?

2

When do you want to start taking income?

3

Choose the frequency you'd like to receive the income payments.

See page 7 for more details.

Enjoy knowing your income payments will be protected and guaranteed by a company with 100+ year history

YOUR INCOME DOESN'T HAVE TO BE COMPLICATED



Only **38%** of workers and/or their spouse have tried to calculate how much money they will need to save so that they can live comfortably in retirement.¹

IS YOUR PLAN IN PLACE?



46% of people say they haven't taken any steps to prepare for the possibility of outliving their savings.²

Your income provider should understand your needs as well as you do

You want a provider that helps you feel confident about having the retirement lifestyle you deserve. Lincoln Financial Group has been helping investors prepare for their financial future since 1905, and has the strength and durability you can count on.

What you can count on with Lincoln

CAPABILITY

Knowing you'll have the products and services that can make a difference in retirement.

COMMITMENT

The confidence that we're committed to serving your income needs now and in the future.

CONSISTENCY

The certainty that Lincoln has the strength and experience to adjust to market conditions as needed.

■ For more details, ask your advisor for a *Lincoln Deferred Income Solutions*SM Annuity Fact Sheet and Disclosure Statement.

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

¹ Source: Employee Benefit Research Institute, "Retirement Confidence Survey: Preparing for Retirement in America," 2018, <https://www.ebri.org/retirement/retirement-confidence-survey>.

² Source: <https://www.cnbc.com/2018/05/11/how-many-americans-have-no-retirement-savings.html>, May 14, 2018.

Let us help you design a solution that covers all your income needs

At whatever stage you need income, *Lincoln Deferred Income Solutions*SM Annuity will deliver. Talk with your financial advisor about which of the following might be a good place to start.



Before retirement – build your future income

Age-based savings guidelines compiled by Fidelity Investments show that investors should aim to save at least 1x their income at age 30, 3x at age 40, 6x by 50, 8x by 60, and 10x at age 67.¹

Example: Age 45, deferring to age 55

By purchasing a contract and adding money up to 13 months before taking income, you can begin with a low premium and build toward your lifetime income goal without risking your savings in the market.

Early in retirement – help bridge the income gap

While the typical retirement age is 65, retiring early is a consideration. But most seniors need roughly 80% of their previous earnings to live comfortably in retirement. In addition, 46% of seniors spend more money, not less, on living costs during their first two years of retirement—and 33% have that habit continue for six years into retirement.²

Example: Defer to age 60

A *Lincoln Deferred Income Solutions* Annuity could help you bridge your income gap until you're ready to use other sources of retirement income, like Social Security.

During retirement – get extra income

By age 70, most retirees are collecting income from their retirement plans and Social Security, but many Americans will not receive enough income to sustain their lifestyle. The average monthly Social Security benefit as of January 2019 is \$1,461.³

Example: Defer to age 70

Using a *Lincoln Deferred Income Solutions* Annuity and delaying income payments until age 70 can supplement Social Security and other income during retirement to help you maintain your lifestyle.

Later in retirement – help cover healthcare costs

Healthcare continues to be one of the largest expenses in retirement. It's estimated the average couple will need \$280,000 in today's dollars for medical expenses in retirement, excluding long-term care.⁴

Example: Defer to age 80

You can design your *Lincoln Deferred Income Solutions* Annuity to delay income payments up to age 85 for nonqualified money (70½ for qualified assets) to help cover rising healthcare costs.

¹ Fidelity Brokerage Services, LLC, "How Much Do I Need to Retire?" *Fidelity Viewpoints*, August, 2018.

² *CNN Money*, November 30, 2018, <https://money.cnn.com/2018/05/07/retirement/expenses-in-retirement/index.html>.

³ Yahoo! Finance, October 26, 2018, <https://finance.yahoo.com/news/apos-average-social-security-beneficiary-100600142.html>.

⁴ Fidelity, April 18, 2018, <https://www.fidelity.com/viewpoints/personal-finance/plan-for-rising-health-care-costs>.

How would you like to take your income?



DO YOU NEED INCOME NOW OR LATER IN RETIREMENT?

Start with the date you'd like to begin receiving income from 13 months to 40 years in the future (up to age 85 for nonqualified money or 70½ for qualified money). If your needs change before receiving income, *Lincoln Deferred Income Solutions*SM Annuity gives you a one-time option to change your date. Some options may not be available with all payment types; and restrictions and state variations apply.



YOU HAVE THE FLEXIBILITY TO MAKE CHANGES AS YOU GO

Your income needs may increase over time. Because this is a flexible premium product, you can make additional payments up to 13 months before you start taking income, which may help you meet your new income goals. Flexible premiums are not available in all states.



YOU'RE COVERED IN CASE OF EMERGENCY

Retirement takes careful planning, but unexpected expenses are a part of life. If you need extra money for an emergency or unplanned expense, you can accelerate six monthly payments into a single payment. You can do this up to three times, and restrictions apply.



MATCH INCOME OPTIONS TO YOUR NEEDS

Choose from various payout options that can provide income for a certain period of time, your lifetime, or the lifetime of both annuitants (under a joint payment option). Some options feature a Return of Premium death benefit during the deferral phase. This means if you were to pass away before your income payments begin, the original premium would be paid to your beneficiaries.



GET A PAY INCREASE TO HELP KEEP PACE WITH RISING COSTS

To help with rising costs, you can select an annual compounded increase option of 1%– 4% with a *Lincoln Deferred Income Solutions* Annuity. The increase applies after the first contract anniversary and reduces the initial scheduled payment amount.

Discuss any existing plans you may have with your advisor to see which payout option may be right for you.

Annuity payout options¹

You can elect to receive income payments on a monthly, quarterly, semiannual or annual basis.

RETURN OF PREMIUM DEATH BENEFIT These options feature a Return of Premium death benefit during the deferral or payout phases	INCOME ONLY These options do not offer a Return of Premium death benefit
Life with cash refund — If the annuitant’s income payments have not used up the total premium amount at death, the difference will be paid as a lump sum.	Life only — Receive guaranteed income payments for the rest of your life.
Joint and survivor life with cash refund — Lifetime payments for both lives until first death; then payments continue to surviving annuitant. If income payments have not totaled the initial premium at death, difference will be paid as a lump sum.	Joint and survivor life — Receive payments for the lifetime of each annuitant.
Life with period certain² — Receive payments for your lifetime or a designated period, whichever is longer.	Joint and percentage to survivor life — Full payments continue until the first death and then a selected percentage of the original income is paid until the second death.
Joint and survivor life with period certain² — Lifetime payments continue for both lives or a designated period, whichever is longer.	Contingent joint and percentage to survivor life — Full payments continue for the lifetime of the primary annuitant, or if that person dies, a percentage of payments are paid until the joint annuitant’s death.
Period certain — The annuitant receives payments for a designated period of time. In the event of the death of the annuitant, payments continue for the duration of the time period chosen.	
Life with installment refund — Lifetime payments continue until the death of the annuitant. If income payments have not used up the total premium amount at death, the difference will be paid in scheduled payments.	
Joint and survivor life with installment refund — Lifetime payments for both lives until first death; then payments continue to surviving annuitant. If income payments have not totaled the initial premium at death, difference will be paid in scheduled payments.	

¹ State restrictions may apply to each of these options.

² If the annuitant dies before the end of the designated period, the scheduled payments will continue for the remainder of the period certain. Payments stop after the period certain expires.



Ask your financial advisor if a *Lincoln Deferred Income Solutions*SM Annuity may be right for you.

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

For agent or broker use only. Not for use with the public.

Lincoln Fixed Annuity State Availability Charts

Products and features subject to state availability and firm approvals

Fixed Indexed Annuity State Availability												
State	Lincoln New Directions®		Lincoln Covered Choice®		Lincoln OptiChoice SM NY			Lincoln OptiBlend®				State
	6-Yr	8-Yr	5-Yr	7-Yr	5-Yr	7-Yr	9-Yr	5-Yr	7-Yr	10-Yr	Plus	
Alabama	X	X	X	X	O	O	O	X	X	X	X	AL
Alaska	X	X	X	X	O	O	O	X	X	X	X	AK
Arizona	X	X	X	X	O	O	O	X	X	X	X	AZ
Arkansas	X	X	X	X	O	O	O	X	X	X	X	AR
California	X ^{VI}	X ^{VI}	X	X	O	O	O	X ^V	X ^V	X ^V		CA
Colorado	X	X	X	X	O	O	O	X	X	X	X	CO
Connecticut	X	X	X	X	O	O	O	X	X	X	X	CT
Delaware	X	X	X	X	O	O	O	X	X	X	X	DE
D. of Columbia	X	X	X	X	O	O	O	X	X	X	X	DC
Florida	X	X	X	X	O	O	O	X	X	X	X	FL
Georgia	X	X	X	X	O	O	O	X	X	X	X	GA
Guam	X	X	X	X	O	O	O	X	X	X	X	GU
Hawaii	X	X	X	X	O	O	O	X	X	X	X	HI
Idaho	X	X	X	X	O	O	O	X	X	X	X	ID
Illinois	X	X	X	X	O	O	O	X	X	X	X	IL
Indiana	X	X	X	X	O	O	O	X	X	X	X	IN
Iowa	X	X	X	X	O	O	O	X	X	X	X	IA
Kansas	X	X	X	X	O	O	O	X	X	X	X	KS
Kentucky	X	X	X	X	O	O	O	X	X	X	X	KY
Louisiana	X	X	X	X	O	O	O	X	X	X	X	LA
Maine	X	X	X	X	O	O	O	X	X	X	X	ME
Maryland	X	X	X	X	O	O	O	X	X	X	X	MD
Massachusetts	X	X	X	X	O	O	O	X	X	X	X	MA
Michigan	X	X	X	X	O	O	O	X	X	X	X	MI
Minnesota	X	X	X	X	O	O	O	X	X	X	X	MN
Mississippi	X	X	X	X	O	O	O	X	X	X	X	MS
Missouri	X	X	X	X	O	O	O	X	X	X	X	MO
Montana	X	X	X	X	O	O	O	X	X	X	X	MT
Nebraska	X	X	X	X	O	O	O	X	X	X	X	NE
Nevada	X	X	X	X	O	O	O	X	X	X	X	NV
New Hampshire	X	X	X	X	O	O	O	X	X	X	X	NH
New Jersey	X ^{VI}	X ^{VI}	X	X	O	O	O	X	X	X	X	NJ
New Mexico	X	X	X	X	O	O	O	X	X	X	X	NM
New York	O	O	O	O	X ^V	X ^V	X ^V	O	O	O	O	NY
North Carolina	X	X	X	X	O	O	O	X	X	X	X	NC
North Dakota	X	X	X	X	O	O	O	X	X	X	X	ND
Ohio	X	X	X	X	O	O	O	X	X	X	X	OH
Oklahoma	X	X	X	X	O	O	O	X	X	X	X	OK
Oregon	X	X	X	X	O	O	O	X	X	X	X	OR
Pennsylvania	X	X	X	X	O	O	O	X	X	X	X	PA
Puerto Rico	X	X	X	X	O	O	O	X	X	X	X	PR
Rhode Island	X	X	X	X	O	O	O	X	X	X	X	RI
South Carolina	X	X	X	X	O	O	O	X	X	X	X	SC
South Dakota	X	X	X	X	O	O	O	X	X	X	X	SD
Tennessee	X	X	X	X	O	O	O	X	X	X	X	TN
Texas	X	X	X	X	O	O	O	X	X	X	X	TX
Utah	X	X	X	X	O	O	O	X	X	X	X	UT
Vermont	X	X	X	X	O	O	O	X	X	X	X	VT
Virgin Islands	X ^{VI}	X ^{VI}	X	X	O	O	O	X	X	X		VI
Virginia	X	X	X	X	O	O	O	X	X	X	X	VA
Washington	X	X	X	X	O	O	O	X	X	X	X	WA
West Virginia	X	X	X	X	O	O	O	X	X	X	X	WV
Wisconsin	X	X	X	X	O	O	O	X	X	X	X	WI
Wyoming	X	X	X	X	O	O	O	X	X	X	X	WY

X = Available; X^V = Variations; X^{VI} = Indexed Account Variations (see page 4); O = Not Available; "Blank" = Pending approval.

Fixed Indexed Annuity: *i4LIFE*® Indexed Advantage and *Lincoln Lifetime Income*™ Edge 2.0 State Availability

Rider availability also subject to base contract state availability.

	Lincoln New Directions® 8			Lincoln Covered Choice® 7 (a rider is required)			Lincoln OptiBlend®						
	i4LIFE NQ	i4LIFE Qual	EDGE 2.0	i4LIFE NQ	i4LIFE Qual	EDGE 2.0	7, 10			10	Plus		
							i4LIFE NQ	i4LIFE Qual	EDGE 2.0	i4LIFE Q,NQ post-issue	EDGE 2.0		
Alabama	X	X	X	X	X	X	X	X	X	X	X	X	AL
Alaska	X	X	X	X	X	X	X	X	X	X	X	X	AK
Arizona	X	X	X	X	X	X	X	X	X	X	X	X	AZ
Arkansas	X	X	X	X	X	X	X	X	X	X	X	X	AR
California			X ^{P, N}			X ^{P, N}	X	X	X ^N	X			CA
Colorado	X	X	X	X	X	X	X	X	X	X	X	X	CO
Connecticut	X	X	X	X	X	X	X	X	X	X	X	X	CT
Delaware	X	X	X	X	X	X	X	X	X	X	X	X	DE
D. of Columbia	X	X	X	X	X	X	X	X	X	X	X	X	DC
Florida	X	X	X	X	X	X	X	X	X	X	X	X	FL
Georgia	X	X	X	X	X	X	X	X	X	X	X	X	GA
Guam	X	X	X	X	X	X	X	X	X	X	X	X	GU
Hawaii	X	X	X	X	X	X	X	X	X	X	X	X	HI
Idaho	X	X	X	X	X	X	X	X	X	X	X	X	ID
Illinois	X	X	X	X	X	X	X	X	X	X	X	X	IL
Indiana	X	X	X	X	X	X	X	X	X	X	X	X	IN
Iowa	X	X	X	X	X	X	X	X	X	X	X	X	IA
Kansas	X	X	X	X	X	X	X	X	X	X	X	X	KS
Kentucky	X	X	X	X	X	X	X	X	X	X	X	X	KY
Louisiana	X	X	X	X	X	X	X	X	X	X	X	X	LA
Maine	X	X	X	X	X	X	X	X	X	X	X	X	ME
Maryland	X	X	X	X	X	X	X	X	X	X	X	X	MD
Massachusetts	X	X	X	X	X	X	X	X	X	X	X	X	MA
Michigan	X	X	X	X	X	X	X	X	X	X	X	X	MI
Minnesota	X	X	X	X	X	X	X	X	X	X	X	X	MN
Mississippi	X	X	X	X	X	X	X	X	X	X	X	X	MS
Missouri	X	X	X	X	X	X	X	X	X	X	X	X	MO
Montana	X	X	X	X	X	X	X	X	X	X	X	X	MT
Nebraska	X	X	X	X	X	X	X	X	X	X	X	X	NE
Nevada	X	X	X	X	X	X	X	X	X	X	X	X	NV
New Hampshire	X	X	X	X	X	X	X	X	X	X	X	X	NH
New Jersey	X	X	X	X	X	X	X	X	X	X	X	X	NJ
New Mexico	X	X	X	X	X	X	X	X	X	X	X	X	NM
New York	O	O	O	O	O	O	O	O	O	O	O	O	NY
North Carolina	X	X	X	X	X	X	X	X	X	X	X	X	NC
North Dakota	X	X	X	X	X	X	X	X	X	X	X	X	ND
Ohio	X	X	X	X	X	X	X	X	X	X	X	X	OH
Oklahoma	X	X	X	X	X	X	X	X	X	X	X	X	OK
Oregon	X		X	X		X	X		X	O	X		OR
Pennsylvania	X		X	X		X	X		X	O	X		PA
Puerto Rico	X	X	X	X	X	X	X	X	X		X		PR
Rhode Island	X	X	X	X	X	X	X	X	X	X	X	X	RI
South Carolina	X	X	X	X	X	X	X	X	X	X	X	X	SC
South Dakota	X	X	X	X	X	X	X	X	X	X	X	X	SD
Tennessee	X	X	X	X	X	X	X	X	X	X	X	X	TN
Texas	X	X	X	X	X	X	X	X	X	X	X	X	TX
Utah	X	X	X	X	X	X	X	X	X	X	X	X	UT
Vermont	X	X	X	X	X	X	X	X	X	X	X	X	VT
Virgin Islands	X	X	X	X	X	X	X	X	X				VI
Virginia	X	X	X	X	X	X	X	X	X	X	X	X	VA
Washington	X		X	X		X	X		X	O	X		WA
West Virginia	X	X	X	X	X	X	X	X	X	X	X	X	WV
Wisconsin	X	X	X	X	X	X	X	X	X	X	X	X	WI
Wyoming	X	X	X	X	X	X	X	X	X	X	X	X	WY

X^N = No Nursing Home Enhancement; X^P = Prior version of Edge (elect Single/JT at issue); O = Not available; "Blank" = Pending approval.

Fixed and Income Annuity State Availability

	<i>Lincoln MYGuaranteeSM Plus</i>	<i>Lincoln Long-Term CareSM</i>	<i>Lincoln Insured IncomeSM</i>	<i>Lincoln Deferred Income SolutionsSM</i>	
Alabama	X	X	X	X	AL
Alaska	O	X	X	X	AK
Arizona	X	X	X	X	AZ
Arkansas	X	X	X	X	AR
California	X	X ^V	X	X ^V	CA
Colorado	X	O	X	X	CO
Connecticut	X	O	X	O	CT
Delaware	X	X	X	X	DE
District of Columbia	X	X	X	X	DC
Florida	X	O	X	X	FL
Georgia	X	X	X	X	GA
Guam	X	O	X	X	GU
Hawaii	X	O	X	X	HI
Idaho	X	O	X	X	ID
Illinois	X	X ^V	X	O	IL
Indiana	X	X ^V	X	X	IN
Iowa	X	X	X	X	IA
Kansas	X	X ^V	X	X	KS
Kentucky	X	X	X	X ^V	KY
Louisiana	X	X	X	X	LA
Maine	X	X	X	X	ME
Maryland	X	X	X	X ^V	MD
Massachusetts	X	O	X	X	MA
Michigan	X	X	X	X	MI
Minnesota	O	X ^V	X	X	MN
Mississippi	X	X ^V	X	X ^V	MS
Missouri	O	X ^V	X	X	MO
Montana	X	X	X	X	MT
Nebraska	X	X	X	X	NE
Nevada	X	X ^V	X	X	NV
New Hampshire	X	X ^V	X	X	NH
New Jersey	X	X ^V	X	X	NJ
New Mexico	X	X	X	X	NM
New York	X	O	X	O	NY
North Carolina	X	X	X	X	NC
North Dakota	X	X	X	X	ND
Ohio	X	O	X	X	OH
Oklahoma	X	X	X	X	OK
Oregon	X	X ^V	X	O	OR
Pennsylvania	X	O	X	X	PA
Puerto Rico	X	O	X	X	PR
Rhode Island	X	X	X	X	RI
South Carolina	X	X	X	X	SC
South Dakota	X	X ^V	X	X	SD
Tennessee	X	X ^V	X	X	TN
Texas	X	X ^V	X	X	TX
Utah	X	O	X	X	UT
Vermont	X	O	X	X	VT
Virgin Islands	X	O	X	X	VI
Virginia	X	O	X	X	VA
Washington	X	O	X	X	WA
West Virginia	X	X	X	X	WV
Wisconsin	X	X ^V	X	X	WI
Wyoming	X	X	X	X	WY

X = Available; X^V = Variations; O = Not available.

The tables on the previous pages provide a summary of the state approvals not considering firm approvals. Note, there may be additional state variations not captured in this summary. Refer to the Product Disclosure Statements for details.

Fixed Indexed Annuities

- Waiver of Surrender Charges Riders (Most States)
For fixed indexed annuity products, there are two waivers of surrender charges: Waiver of Surrender Charges for Terminal Illness Rider and Waiver of Surrender Charges for Nursing Home Confinement Rider (not available in Massachusetts).
- Indexed Account availability may vary by state and issue date.

For fixed annuity products and income annuity products, there are no waivers.

<p>Fixed indexed annuities</p> <p>X^{VI} = Indexed Account Variations</p>	<ul style="list-style-type: none"> • <i>Lincoln New Directions</i>[®] (Contract form ICC17-622 and others) CA: 1 Year S&P 500 7.5% Daily Risk Control Participation not available, pending availability in NJ and the VI; 1 Year S&P 500 Cap pending in NJ • <i>Lincoln Covered Choice</i>[®] (Contract form ICC17-622 and others) • <i>Lincoln OptiChoice</i>SM (Contract form ICC1515-619 and others) (discontinued for new sales as of 11/18/19) • <i>Lincoln OptiChoice</i>SM NY (Contract form 05-606LNY1) • <i>Lincoln OptiPoint</i>[®] (Contract form 06-610 and others) (discontinued for new sales as of 6/28/19) • <i>Lincoln OptiBlend</i>[®] (Contract form ICC1515-619 and others) • <i>Lincoln OptiBlend</i>[®] Plus (Contract form ICC1515-619; Bonus ICC18AR-34 and others)
<p>Fixed indexed annuity</p>	<ul style="list-style-type: none"> • <i>Lincoln Lifetime Income</i>SM Edge (ICC18AE-245 (06/18) and others) – In California and Virgin Islands: AE-245 (11/13) • <i>Lincoln Lifetime Income</i>SM Edge 2.0 (ICC18AR 343 (10/18) and others) – Edge 2.0 for <i>OptiBlend</i> California: AR-343CA (10/18) – Edge in California: AE-245 (11/13); • <i>i4LIFE</i>[®] Indexed Advantage nonqualified (AR-336 and others) • <i>i4LIFE</i>[®] Indexed Advantage qualified (AR-335 (01/18) and others) • <i>i4LIFE</i>[®] Indexed Advantage (post-issue, no GIB) nonqualified (AR-621 others) • <i>i4LIFE</i>[®] Indexed Advantage (post-issue, no GIB) qualified (AR-620 and others)
<p>Fixed and income annuities</p>	<ul style="list-style-type: none"> • <i>Lincoln MYGuarantee</i>SM Plus (Contract form 09-612MY and others) • <i>Lincoln Long-Term Care</i>SM (Contract form 09-612 and others) • <i>Lincoln Insured Income</i>SM (Contract form ICC16-621 and others) • <i>Lincoln Deferred Income Solutions</i>SM (Contract form 13-618F, 13-618S and others)

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Contracts sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.**