

Lincoln Investor Advantage[®]

Protecting wealth through tax-efficient investing

The benefits of adding to your existing contract

You've taken an important step to help reduce your tax burden and build your investment portfolio. Here's an easy way to help make your plan even stronger. Additional deposits to your existing contract can increase the amount of money you have tax-deferred.

As you know, variable annuities are long-term investment products that offer a tax-efficient strategy, lifetime income stream, access to leading investment managers, and death benefit protection (for an additional charge).

The Power of Additions and Compound Growth

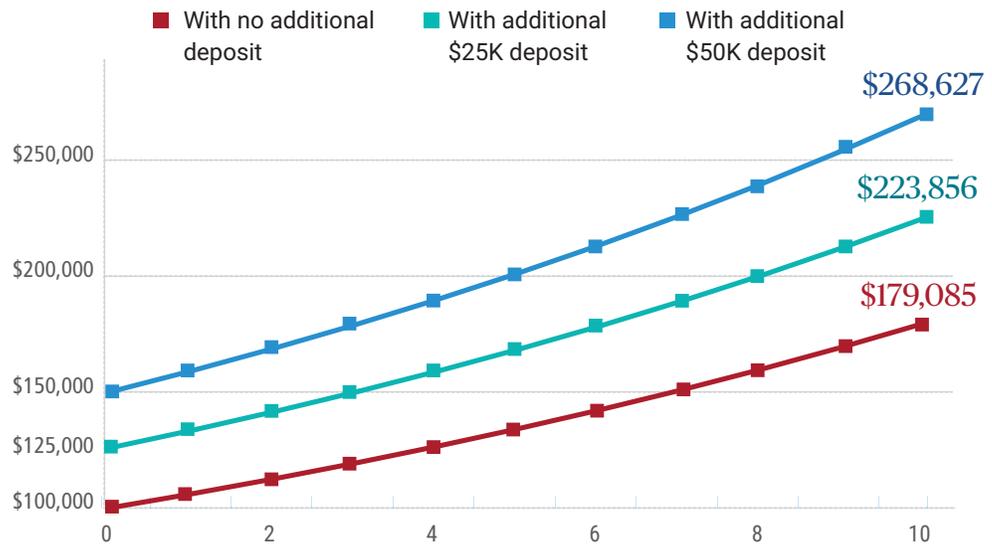
Assumptions:

Initial investment: \$100,000

Annual gross rate of return: 6%

The example to the right illustrates the impact of making a \$25,000 or \$50,000 additional deposit. The ending account value after 10 years was \$44,771 or \$268,627 – \$179,085 = **\$89,542** more than a contract with no additional deposit.

Additional Deposits in Action



This example assumes a 6% annual effective net rate of return in a tax-deferred account. This is a hypothetical example only and is not indicative of any product or performance, nor does it reflect any expenses associated with investing. Taxes will be due upon withdrawal and, if shown, results would be lower. Actual investment results will fluctuate with the market so that when you withdraw your investment it may be worth more or less than the original amount invested.

6%, 6-month fixed rate DCA offering, for additional deposits!

Your additions to your existing Lincoln variable annuity contract can either be in the form of a lump sum or systematically invested through Dollar Cost Averaging (DCA), a disciplined strategy allowing you to buy more shares during lower markets and fewer during higher markets. With this offering, you'll receive an 6% DCA fixed rate (1.49% effective program yield) for the first six months on your deposit, meaning every \$1,000 invested earns over \$14 for that period.*

Dollar cost averaging does not guarantee a profit or protect against a loss in a declining market. The oldest owner/annuitant must be under age 80 at the time of the purchase payment. The DCA rate applies to new deposits for certain Lincoln Investor Advantage[®] B-Share in-force contracts. The DCA rate also applies to the purchase of a new contract. DCA may not be available in all states. See your financial professional for complete details.

* This assumes the deposit was added on October 1, 2021. Money is dollar cost averaged into the variable subaccounts on the 17th day of each month for the duration of the program.



Talk to your financial professional to discuss your current plan and to find out if this approach is right for you.

The DCA rate applies to new deposits only. These periodic investment programs cannot guarantee a profit or protect against a loss in a declining market. DCA involves continuous investing, regardless of fluctuating price levels, and as a result, clients should consider their financial ability to continue to invest during periods of low price levels. DCA rates apply to a declining balance in the Fixed Account, so the amount earned each month will be less. The rates do not reflect the performance of the variable investment options selected. State variations may apply. Rates are subject to change. **The DCA rate and program may not be available in all states or in all variable annuity products offered by Lincoln. Discuss availability with your financial professional.**

Home Office approval may be required based on your total purchase payments. If you have a rider, you may be subject to limitations in terms of your ability to make additional purchase payments. State variations may apply with some states limiting additional purchase payments after the contract is issued. Refer to the product prospectus or discuss with your financial professional.

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.

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 888-868-2583 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.

Lincoln Investor Advantage® variable annuities (contract forms 30070-A, 30070-B 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.**

Contracts sold in New York (contract forms 30070-A-NY and 30070-B-NY) are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

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 the broker-dealer or insurance agency from which this annuity is purchased, or any affiliates of those entities 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.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of 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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