

Lincoln Investment SolutionsSM RIA

Fact Sheet

A variable annuity is a long-term investment solution designed to help people save for retirement.

Charges

Product charges

0 – 80 = 0.50%

81 – 85 = 0.70%

(includes Guarantee of Principal default death benefit)

Note: There is an annual account fee of \$50. Contract fee is waived for contracts over \$50,000.

Cost for additional features if elected

- *Lincoln Lifetime Income*SM Advantage 2.0¹
 - Single life: 1.50%
 - Joint life: 1.60%
- *Lincoln Market Select*[®] Advantage¹
 - Single life: 1.50%
 - Joint life: 1.60%
- *Lincoln Max 6 Select*SM Advantage¹
 - Single life: 1.50%
 - Joint life: 1.60%
- *i4LIFE*[®] Advantage (without GIB): 0.40%²
- *4LATER*[®] Select Advantage¹
 - Single life: 1.50%
 - Joint life: 1.60%

Please see the prospectus for more information about our additional features.

Investment requirements

Investment requirements of 80% equities and 20% bonds will apply for *Lincoln Lifetime Income Advantage 2.0*, *Lincoln Market Select Advantage*, *Lincoln Max 6 Select Advantage*, and *4LATER Select Advantage*.

Death benefit options

Guarantee of Principal (default): No additional charge

Highest Anniversary Death Benefit (HADB): 0.25% (above default)

Additional information

Maximum issue age: 85

Minimum investment, qualified and nonqualified

\$10,000 initial, \$100 subsequent (\$25,000 to elect *Lincoln Lifetime Income Advantage 2.0*, *Lincoln Market Select Advantage*, *Lincoln Max 6 Select Advantage* and *4LATER Select Advantage* (nonqualified only); \$50,000 to elect *i4LIFE Advantage*)

Additional features

- Asset allocation³
- Dollar cost averaging⁴
- Portfolio rebalancing
- Automatic advisory fee withdrawal service
- No contingent deferred sales charge (full access to contract)

What are the investment options?

We offer a wide range of investment options from well-known money managers, including these below.



Insurance products issued by:
The Lincoln National Life Insurance Company

Please see the prospectus for more information.

The investment options have substantially similar investment objectives to, but contain different investments than, the retail mutual funds offered by the same money manager.

¹ Maximum charge of 2.25% for single and 2.45% for joint for this option at account value reset.

² No minimum issue age for nonqualified, minimum issue age of 59½ for qualified.

³ Asset allocation does not assure or guarantee better performance and cannot eliminate the risk of investment loss.

⁴ Dollar cost averaging (DCA) and portfolio rebalancing cannot be elected simultaneously. Neither DCA nor portfolio rebalancing assures a profit or protects against loss in declining markets. Because dollar cost averaging involves continuous investment regardless of changing price levels, you should consider your ability to continue purchasing through periods of all price levels.

Important information:

THE LINCOLN RISK MANAGED STRATEGIES ARE NOT GUARANTEED OR INSURED BY LINCOLN OR ANY OTHER INSURANCE COMPANY OR ENTITY, AND SHAREHOLDERS MAY EXPERIENCE LOSSES. THE STRATEGIES USED ARE SEPARATE AND DISTINCT FROM ANY ANNUITY OR INSURANCE CONTRACT RIDER OR FEATURES.

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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, 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 877-534-8255 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.

*Lincoln InvestmentSolutions*SM variable annuities (contract form 30070-A 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.**

All contract and rider guarantees, including those for optional benefits or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by any entity 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.

At annuitization, the contractowner will receive the greater of lifetime benefit payments under the living benefit payments or payments under the base contract, and all such payments will be treated as annuity payments. Guaranteed minimum death benefit will no longer apply. Please contact Lincoln prior to the annuity date/contract maturity date to discuss options, including changing the annuitant.

Product not available in 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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LCN-3112490-060320

POD 12/20 **Z17**

Order code: VA-IS-FST001

