

# More income for your retirement

## Lincoln Lifetime Income<sup>SM</sup> Advantage 2.0<sup>1</sup>

### 5% guaranteed growth

Your income grows at a minimum of 5%. If your account performance is higher, you lock in that amount.<sup>2</sup>

### 5.00% income

Protected income for life at age 65 (4.50% for joint life).

### 10% nursing home enhancement

If you need nursing home care after you reach age 70, you can increase your income to 10%.<sup>3</sup>

### Tax-advantaged income with i4LIFE<sup>®</sup>

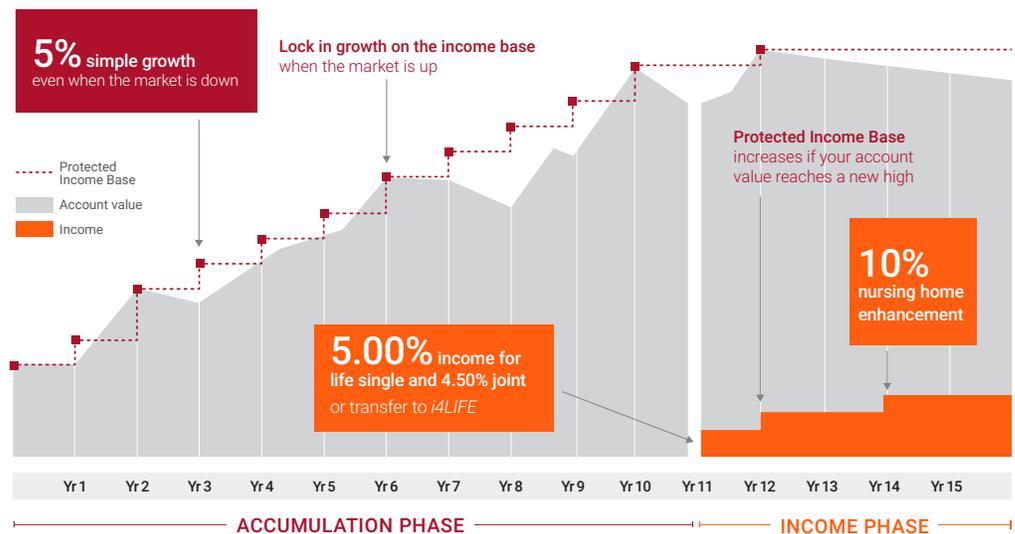
When you start income, you can choose to transition to i4LIFE<sup>®</sup> Advantage GIB. If invested with after-tax money, this option helps manage the impact of taxes on your income.

### Protection for beneficiaries

Your beneficiaries receive your initial investment, minus any withdrawals you've taken, even if your account value is zero.<sup>4</sup>

After all your hard work saving for retirement, how can you ensure that your plan stays on track and a portion of your income is protected in retirement?

This benefit option, available with Lincoln variable annuities for an additional cost, helps your money grow, no matter how the market performs. And when you're ready to retire, you'll get a source of protected monthly income for life.



**This chart is for illustrative purposes only.** It does not reflect a specific investment. Past performance does not guarantee future results. Guarantees are subject to the claims-paying ability of the issuer.

Opportunities for growth	Get tax-deferred growth through a lineup of investment options designed to help stabilize market volatility. You can allocate up to 80% in equities.		
	AGE	SINGLE	JOINT (based on youngest life)
Protected Annual Income	65+	5.00%	4.50%
	59 – 64	3.50%	3.00%
	55 – 58	2.50%	2.25%

Variable annuities are long-term investment products that offer a lifetime income stream, access to leading investment managers, options for guaranteed growth and income (available for an additional charge), and death benefit protection. To decide if a variable annuity is right for you, consider that its value will fluctuate; it's subject to investment risk and possible loss of principal; and there are costs associated. All guarantees, including those for optional features, are subject to the claims-paying ability of the issuer.

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



## Planning for tomorrow

Ask your financial professional how you can get started on your plan to have more income in retirement with *Lincoln Lifetime Income*<sup>SM</sup> Advantage 2.0.

<sup>1</sup> *Lincoln Lifetime Income*<sup>SM</sup> Advantage 2.0 is available for an additional annual charge of 1.50%, or 1.60% for joint coverage, above standard contract expenses (maximum annual charge of 2.25% single and 2.45% joint). As your Protected Income Base increases, your cost will increase proportionately. The Protected Income Base is not a cash or surrender value, nor is it available as a lump sum. Withdrawals in excess of the allowable amount will adversely impact lifetime income amounts.

<sup>2</sup> The 5% simple annual growth will continue for the earlier of 10 years or through age 85 (based on the oldest life for joint) with the 10-year period restarting upon an account value lock in. The 5% enhancement is not available in any year a withdrawal is taken. Annual account value lock ins are available through age 85 (based on oldest life for joint). In New York, the 5% enhancement is not available once the first Protected Annual Income withdrawal occurs, but account value can be locked in through age 85.

<sup>3</sup> In order to qualify you must be age 70 or older, based on the youngest covered life. You cannot be in a nursing home the year prior to election or for five years after and you must have a minimum 90-consecutive day stay. With joint life, the first person to qualify and file will receive the enhancement. If your account value goes to \$0, you will receive the Protected Annual Income percentage used prior to the nursing home enhancement. Not available in all states.

<sup>4</sup> Guarantee of Principal Death Benefit is available at no additional charge. There's a dollar-for-dollar reduction to this benefit for any Protected Annual Income withdrawals. Otherwise it is a pro-rata reduction. Other death benefit options are available for an additional charge. See prospectus for complete details.

### 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 have fees and charges, including mortality and expense, administrative, and advisory fees. 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 variable 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.**

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.

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There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

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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