



Lincoln Financial Group — a reliable partner for your financial future

Lincoln's financial strength ratings

The Lincoln National Life Insurance Company and Lincoln Life & Annuity Company of New York

A.M. Best

A+ (2nd highest of 16)

Fitch

A+ (5th highest of 19)

Moody's

A1 (5th highest of 21)

Standard & Poor's

AA- (4th highest of 21)

These ratings apply to the company's claims-paying ability as of January 31, 2018. All ratings are subject to revision or withdrawal at any time by the rating agencies. The ratings are not recommendations to buy, sell or hold our securities. For more information on ratings, including any rating agency outlooks, see www.LincolnFinancial.com/investor.

Feel confident about your future with financial solutions backed by the strength of Lincoln Financial Group.

In 1905, our company was founded and named after former U.S. President Abraham Lincoln as a symbol of our commitment to dependability, honesty, growth and protection for the people we serve.

Since then, we've remained committed to helping people plan for retirement, prepare for the unexpected, and protect their savings from taxes, long-term care costs, longevity, inflation, and market risk. We've continued to keep our promises through difficult financial times, including the Great Depression and the Financial Crisis of 2008. When other companies failed, we remained strong and prospered.

What Lincoln life insurance can do for you

Life insurance is a valuable resource that can help you reach your goals throughout your life.



Financial protection for your family or your business



Accumulation potential with policy cash value growth that can give you a financial resource for your future



Cash access through policy loans and withdrawals



Legacy creation for your loved ones

Why so many people like you choose Lincoln life insurance

- We offer an array of options to suit your unique needs — Select from our diverse product portfolio.
- We are here for you when you need benefits — We're committed to providing superior customer service to you and your loved ones.
- We have years of experience — For over a century, more than 17 million people have relied on us to help them meet their goals.

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| 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 |

Find out if you qualify for a Lincoln life insurance policy

We may be able to offer you a life insurance policy if:

1. You spend time in the U.S. (at least 15 days in the last 12 months)
2. You have a financial interest in the U.S., which could include one of the following:
 - Owning property in the U.S. -or-
 - Having a large bank or brokerage account in the U.S. -or-
 - Being a business owner who comes to the U.S. to transact business -or-
 - Being a full-time college student -or-
 - Living and/or working in the U.S.

Like most U.S. life insurance companies, we issue policies based on your age, gender and health. To determine if you qualify, we will follow these standard procedures, including:

- Asking you some questions about your health, employment and finances
- Conducting a short medical exam
- Asking for information about your health history from your doctors
- Potentially asking for financial documentation

Talk with your advisor about reaching your goals with Lincoln solutions.

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Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-2068320-032518

POD 4/18 **Z01**

Order code: LIF-FN-FLI003



Important information:

Lincoln life insurance policies 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.**

Policies 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.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, 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.

Loans and withdrawals reduce a policy's cash surrender value and death benefit, may cause the policy to lapse, and may have tax implications.