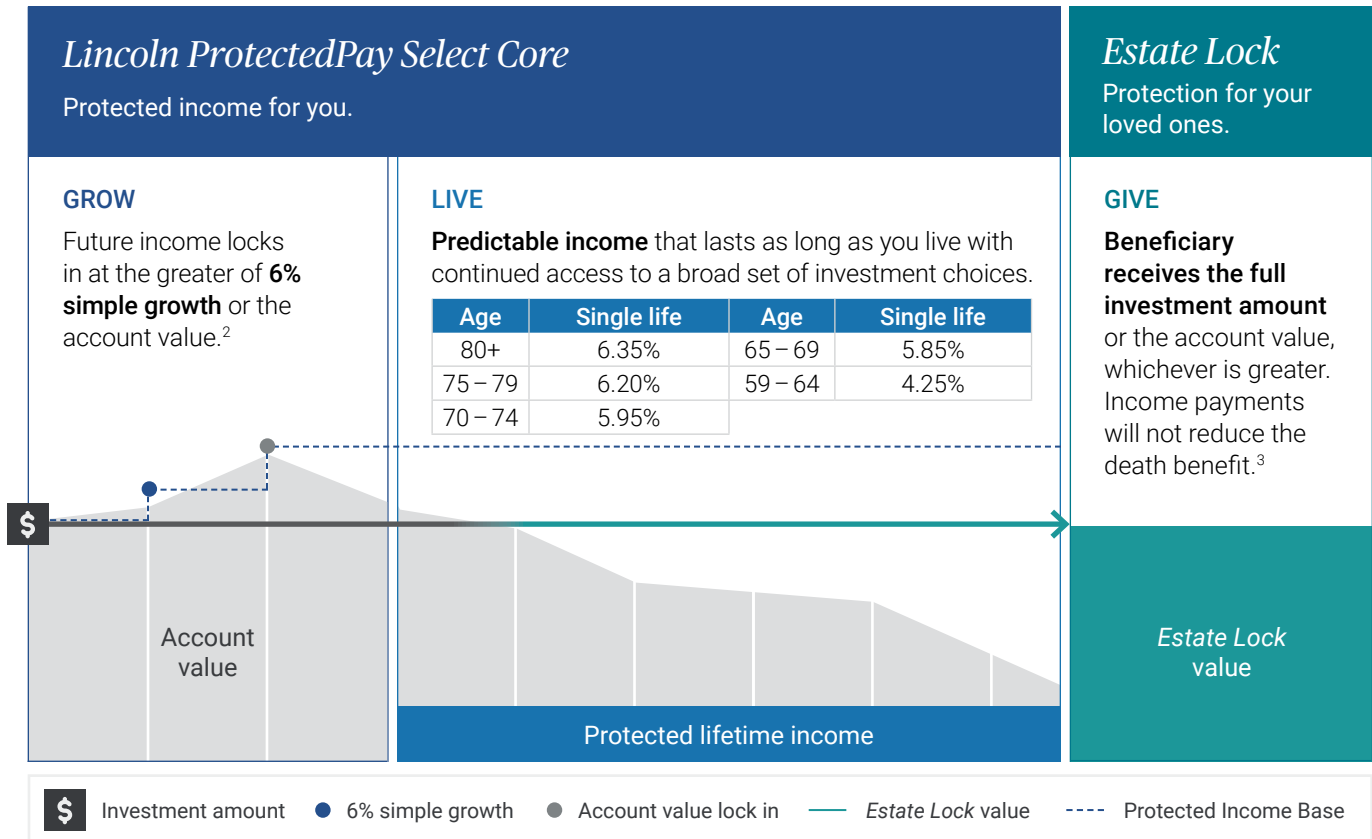


# Lifetime income secured, estate locked

## *Estate Lock<sup>SM</sup> with Lincoln ProtectedPay Select Core<sup>®</sup>*

One of the most significant benefits a Lincoln variable annuity with *Lincoln ProtectedPay Select Core* provides is guaranteed lifetime income – another is beneficiary protection with the *Estate Lock* Death Benefit. You can elect this combination of optional benefits for an additional cost<sup>1</sup> to protect your investment for your loved ones to inherit.



**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.

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.

<sup>1</sup> *Lincoln ProtectedPay Select Core<sup>®</sup>* is available for an additional annual charge of 1.50% above standard contract expenses (maximum annual charge is 2.75%). *Estate Lock<sup>SM</sup>* is available for an additional annual charge of 0.45% (maximum annual charge is 1.60%). The minimum issue age is 35, the maximum issue age is 75, and it is available for single life contracts only. *Estate Lock<sup>SM</sup>* must be purchased at contract issue with *Lincoln ProtectedPay Select Core<sup>®</sup>*.

<sup>2</sup> The 6% simple annual growth will continue for the earlier of 10 years or through age 85. The 6% enhancement is not available in any year a withdrawal is taken. Annual account value lock ins are available through age 85.

<sup>3</sup> Excess withdrawals reduce *Estate Lock<sup>SM</sup>* in the same proportion as the account value, but the benefit does not decline due to conforming or automatic required minimum distribution (RMD) withdrawals. Benefit terminates if account value reaches \$0, but lifetime income would continue.

Insurance products issued by:  
The Lincoln National Life Insurance Company

# The difference *Estate Lock*<sup>SM</sup> can make

Income and estate planning for a couple can be tricky. How can you ensure you have retirement income you can rely on while also protecting the funds you hope to leave to your surviving spouse?

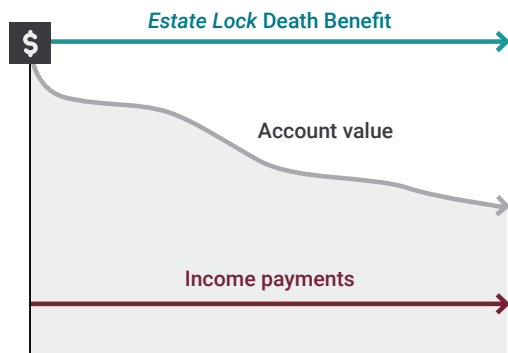


## Meet Eric and Lanie

Eric and Lanie are both retired. They know they must take withdrawals from their retirement savings to live the retirement they have planned, but they're concerned doing so will deplete the funds they want the surviving spouse to have.

Eric considers investing \$500,000 in a variable annuity with *Lincoln ProtectedPay Select Core*<sup>®</sup> to provide a steady stream of lifetime income. Before purchasing, his financial professional shows him the difference adding *Estate Lock* makes for Lanie.

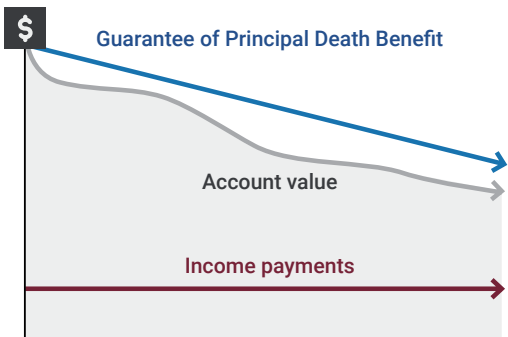
### *Lincoln ProtectedPay Select Core* and *Estate Lock* with a \$500,000 investment



As the beneficiary, Lanie will receive **\$500,000**.

Eric will receive **\$29,750** every year for the rest of his life.  
Eric will receive a total income of **\$446,250** over 15 years.  
**In total, Lincoln will have paid \$946,250.**

### *Lincoln ProtectedPay Select Core* with Guarantee of Principal Death Benefit with a \$500,000 investment



As the beneficiary, Lanie will receive **\$50,000**.

Eric will receive **\$30,000** every year for the rest of his life.  
Eric will receive a total income of **\$450,000** over 15 years.  
**In total, Lincoln will have paid \$500,000.**

**These charts are for illustrative purposes only.** They do not reflect a specific investment. Assume 0% growth rate net of fees and no increases to the Protected Income Base. Past performance does not guarantee future results. Guarantees are subject to the claims-paying ability of the issuer.

# Estate Lock<sup>SM</sup> for special situations

We all face a unique set of circumstances when it comes to retirement and financial planning. Adding income and beneficiary protection may help you feel more confident about the future.



## A more secure financial future for your spouse

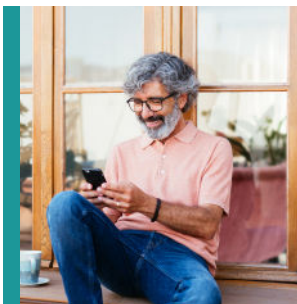
### Planning for couples with an age difference.

For Sabrina, age 50, retirement feels far off, but her husband David, age 62, would like to retire in just three years. Together, they ask their financial professional to help them create a plan that provides:

- Guaranteed growth leading up to David's retirement
- Supplemental income for the rest of David's life
- Asset protection for Sabrina

### Why they invest in a Lincoln variable annuity with *Lincoln ProtectedPay Select Core*<sup>®</sup> and *Estate Lock*:

1. David invests **\$500,000**
2. His Protected Income Base grows to **\$590,000**
3. Protected Annual Income at 5.85%
4. David will receive **\$34,515** every year for the rest of his life
5. As the beneficiary, Sabrina will receive the full investment amount: **\$500,000**



## Giving your nonqualified assets an edge

### Lifetime income and tax-smart wealth transfer

Ed is 55 years old and has money invested in a nonqualified account. He would like to use some of this money for retirement income when he retires in ten years and leave the rest to his son, Billy. His financial professional helps him create a plan that provides:

- Growth while he waits to take income
- Predictable income payments for the rest of Ed's life
- Asset protection for Billy
- Options to receive inheritance with tax-advantaged payments

### Why Ed invests in a Lincoln variable annuity with *Lincoln ProtectedPay Select Core* and *Estate Lock*:

1. Ed invests **\$250,000** nonqualified money
2. His Protected Income Base grows to **\$400,000**
3. Protected Annual Income at 5.85%
4. Ed will receive **\$23,400** every year for the rest of his life
5. Billy inherits the full investment amount: **\$250,000**. He can turn this into a stream of tax-efficient income using *i4LIFE*<sup>®</sup> Advantage<sup>1</sup>

<sup>1</sup> *i4LIFE*<sup>®</sup> Advantage, a living benefit rider, is available for an additional charge of 0.40% (single and joint life) above standard contract expenses.



## Satisfy RMD requirements and leave a legacy

### When RMDs are required, but not desired

Marian is retired and living comfortably within her means. Now that she's 73, she must begin taking required minimum distributions (RMDs) from her tax-deferred retirement accounts. She was hoping to preserve these assets to leave to her daughter, Christine. Her financial professional helps her create a plan that provides:

- Predictable income payments to satisfy RMD requirements
- Asset protection for Christine

### Why Marian invests in a Lincoln variable annuity with *Lincoln ProtectedPay Select Core*<sup>®</sup> and *Estate Lock*<sup>SM</sup>:

1. Marian invests **\$500,000** qualified money
2. Protected Annual Income at 5.95%
3. Marian will receive **\$29,750** every year for the rest of her life
4. As the beneficiary, Christine will receive the full investment amount: **\$500,000**



### Protected income for you. Protection for your loved ones.

Talk to your financial professional about how you can do both with *Lincoln ProtectedPay Select Core* and *Estate Lock*.  
Visit [LFG.com/EstateLock](https://LFG.com/EstateLock).

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**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.**

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