

Put the Power of Zero to work for you



The Power of Zero: How does it work?

People nearing retirement today are understandably concerned about preserving their wealth. With a fixed indexed annuity, you can stop worrying over losses and put the Power of Zero to work. Each indexed account uses a different crediting calculation based on the performance of the S&P 500 Index. For a specific period of time, depending on the indexed account and the calculation method, the change in index performance is calculated. This is known as the index percentage change.

Growth potential

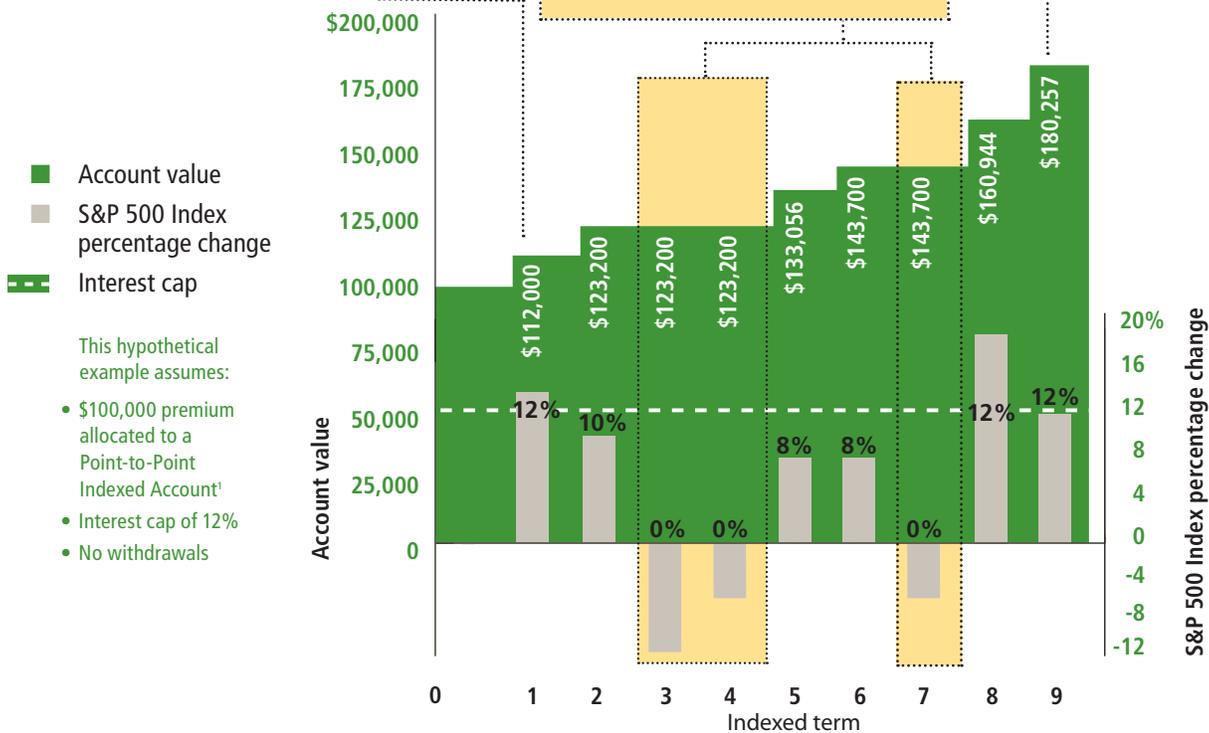
When the index percentage change is positive for the specified indexed term:
Money in the indexed accounts will be credited a positive interest rate.

Power of Zero

When the index percentage change is negative for the specified indexed term:
The indexed account is credited 0% rather than a negative rate. This prevents loss of principal and previously earned interest, keeping the account value intact.

Added benefit

No need to recover from negative returns:
Since the indexed accounts never earn a negative interest rate, you never have to recover from losses before you can benefit from a positive index percentage change.



¹For information on other indexed accounts and specific account crediting calculations, including when the S&P 500 Index has no percentage change, please refer to the product client brochures.

In the event that the index percentage change yielded 0% return for every indexed term, you would receive no less than the Guaranteed Minimum Cash Surrender Value upon surrender. Please see the product specific client brochure for more information.

Indexed interest is credited at the end of the indexed term. If any withdrawals are taken from an indexed interest account, the amount withdrawn will not receive any indexed interest for that term.

With a fixed indexed annuity, you can stop worrying over losses and put the Power of Zero to work. Get growth potential and the protection of zero with a Lincoln fixed indexed annuity.

For more information contact:

**Fixed Annuity Sales
888 895-4830, option 2
fixedannuitysales@lfg.com**

Fixed indexed annuities are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and may not be available in all states (may be referred to as "equity indexed annuities" in certain states). The contract may be subject to a Market Value Adjustment. Contract may be referred to as "certificate" in certain states (certificate may not be available in all states). The certificate is a group annuity certificate, issued under a group annuity contract, issued by The Lincoln National Life Insurance Company to a group annuity trust.

Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company.

A fixed indexed annuity is a fixed annuity intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index. The index used, the S&P 500 Index, is a price index and does not reflect dividends paid on the underlying stocks.

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Interest earned is taxed as income when withdrawn or surrendered. Withdrawals are subject to income taxes and, if withdrawn before age 59½, a 10% federal penalty tax may apply. In addition, a surrender charge and a Market Value Adjustment will apply during the surrender charge period.

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