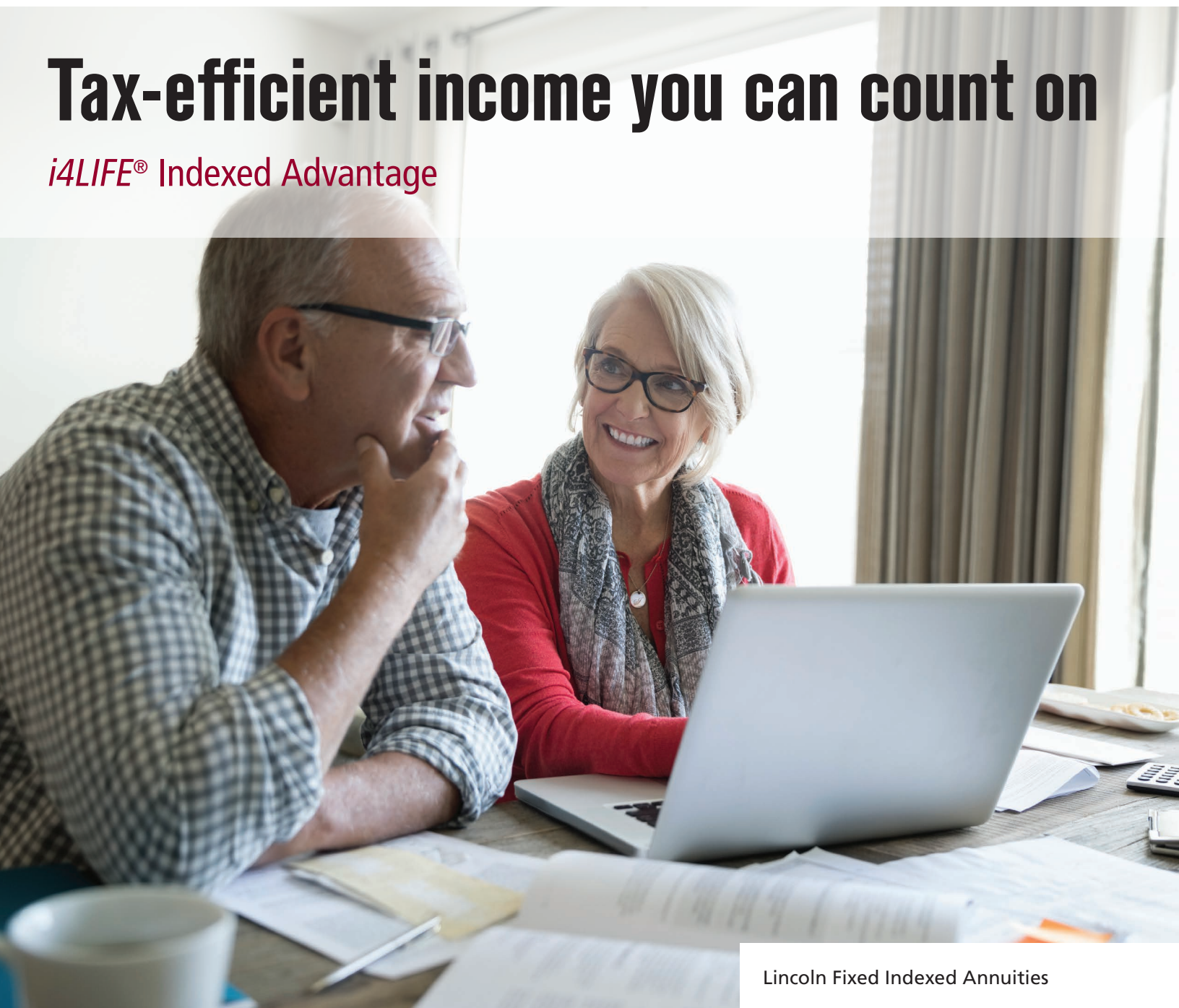


# Tax-efficient income you can count on

*i4LIFE*® Indexed Advantage



Lincoln Fixed Indexed Annuities

## Client Guide

Not a deposit	Not FDIC-insured	May go down in value
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

Insurance products issued by:  
The Lincoln National Life Insurance Company

# The power of predictability

Having a tax-efficient retirement solution isn't just about growth, it's about income, too. And if you're concerned about taxes in retirement, you're not alone. 50% of Americans said that taxes and their impact on savings are a top concern.<sup>1</sup> The good news is that you can get access to a known source of lifetime income that helps you manage taxes and your retirement.

## *i4LIFE*® Indexed Advantage for income now

*i4LIFE* Indexed Advantage, an optional income feature, produces a known source of lifetime income at a predictable tax rate.



### **Tax efficiency**

A portion of every *i4LIFE* payment is tax-free until the total amount of premium is returned. This can help manage the impact of taxes on nonqualified money in retirement.



### **Protected income for life**

*i4LIFE* payments will never be less than the guaranteed amount and will continue for the rest of your life, beginning within 12 months of purchase.<sup>2</sup>



### **Control and access**

With *i4LIFE*, you have continued access to your account value and the ability to reallocate across the accounts within the annuity.



### **Protection for beneficiaries**

An annuity can also help ensure that assets will be passed on to loved ones after you are gone through a legacy planning death benefit.

*i4LIFE*® Indexed Advantage (form AR-336 or state variations) is available for an additional charge of 0.95% (2.00% maximum). The minimum issue age for *i4LIFE*® Indexed Advantage is 55, and the minimum premium required to purchase this feature is \$50,000. Additional premiums are not allowed on flexible premium contracts.

<sup>1</sup>Lincoln Financial Group and Hanover Research, "Managing Long-term Care Risk," October 2014.

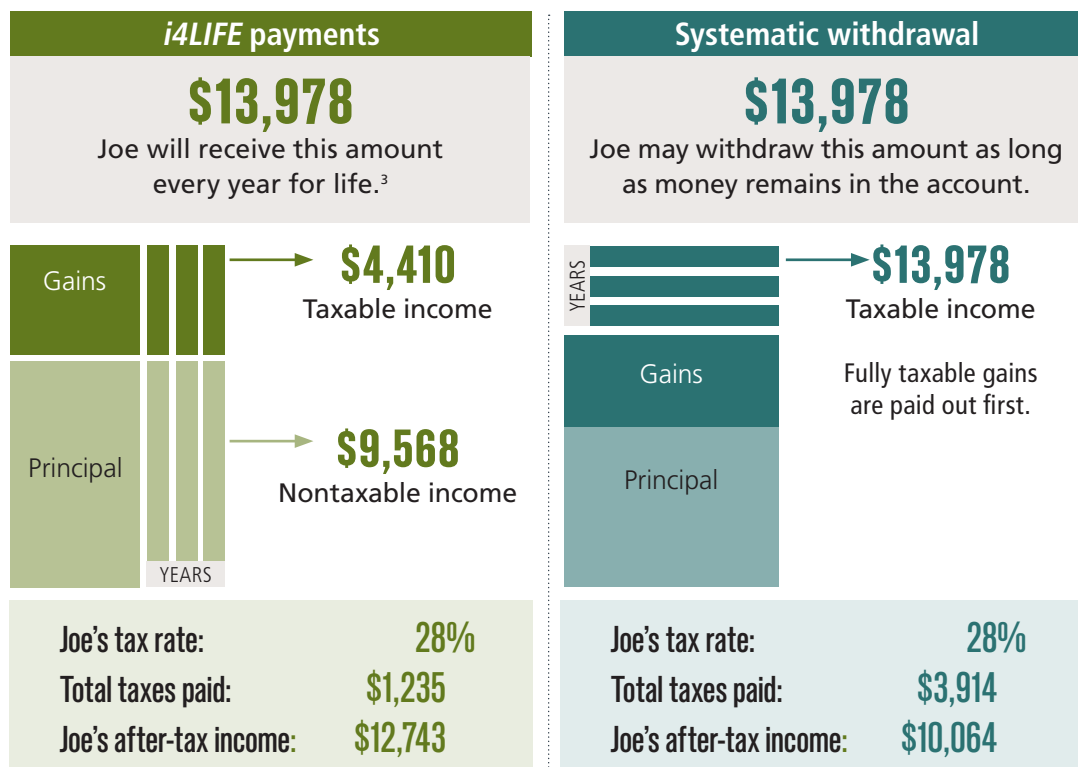
<sup>2</sup>The guaranteed amount is determined using a number of variables including age, gender, Access Period, account value, and number of lives covered (single or joint).

## The *i4LIFE*® difference

### Meet Joe, age 70

Joe is ready to turn on a stream of income. He's not comfortable with market volatility—he'd rather put his money somewhere with more stability and control. Joe wants both **dependable income for life** and **more control and predictability over taxes**.

Joe wants to draw income from \$250,000 of his total assets. Compare his income with *i4LIFE* to a fully taxable systematic withdrawal.



The *i4LIFE* difference: **\$2,679** more income

This hypothetical example does not reflect a specific fixed indexed annuity contract or the fee for purchasing *i4LIFE*® Indexed Advantage. A new charge may apply if the *i4LIFE*® guaranteed amount increases after the first five years. Actual fixed indexed annuity performance will depend on current crediting rates at time of purchase. Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to an additional 10% federal tax if taken prior to age 59½.

**Power your retirement with predictable, tax-efficient income.**

<sup>3</sup>Additional withdrawals are subject to ordinary income tax to the extent of the gain. Withdrawals will reduce the account value, death benefit, and guaranteed minimum income (reduced proportionally).

## Speak with an agent or advisor to learn more about adding *i4LIFE*® Indexed Advantage to a Lincoln fixed indexed annuity contract.

### Important information:

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.

A fixed indexed annuity is 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 other 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 is a price index and does not reflect dividends paid on the underlying stocks.

*Lincoln New Directions*® fixed indexed annuities (contract form ICC17-622 and state variations), *Lincoln OptiChoice*™ fixed indexed annuities (contract form 05-606 and state variations), and *Lincoln OptiBlend*® fixed indexed annuities (contract form 15-619 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. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Contract may be referred to as “policy” or “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.

The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company’s contractual obligations. For more information about the annuity, please also read the Client Guide, Disclosure Statement and Facts At-A-Glance, or contact your representative.

Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply. Withdrawals and surrenders may be subject to surrender charges and a Market Value Adjustment.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax-qualified plan, since these are already afforded tax-deferred status.

Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

*i4LIFE*® Indexed Advantage is an optional Guaranteed Income Benefit (GIB) rider (form AR-336 or state variations) available for an additional 0.95% charge (2.00% maximum) and subject to rider issue age limits, which may differ from the contract issue age limits. May not be available in all states. Limitations and exclusions may apply.

**For use with the general public.**

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