Introducing...  
*Lincoln Long-Term Care*℠ Fixed Annuity

*Lincoln Long-Term Care*℠ Fixed Annuity can provide your clients

- The ability to leverage their single premium two or three times to pay for long-term care expenses if the need should arise.

If your clients never need long-term care, they still receive

- Predictable growth through a steady fixed rate
- The power of tax-deferral
- Guaranteed death benefit and emergency access to contract value*
- Several options for meeting retirement income needs
- The strength of Lincoln

And for you

Give your clients an innovative and tax-advantaged way to help manage the impact of long-term care expenses.

Let us help you introduce *Lincoln Long-Term Care*℠ Fixed Annuity to your clients.

- Check state availability
- Order material today
- Request a personalized illustration

**Call now to learn more about everything *Lincoln Long-Term Care*℠ Fixed Annuity can offer your clients.**

Lincoln Fixed Annuity Sales  
888 895-4830, option 2  
FixedAnnuitySales@lfg.com

*Guarantees, including those for optional features, are backed by the claims-paying ability of The Lincoln National Life Insurance Company. Withdrawals in excess of 10% may be subject to surrender charges.

**Products issued by:**  
The Lincoln National Life Insurance Company

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A fixed 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 annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

Lincoln Long-Term CareSM Fixed Annuity (Contract Form 06-608, or state variation) with Long-Term Care Benefits Rider (Form AE-227, or state variation), Long-Term Care Coverage Endorsement (Form AE-235, or state variation) and Contract Amendment for Long-Term Care Benefits (Form AE-236, or state variation) 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 backed by the claims-paying ability of The Lincoln National Life Insurance Company.

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

Income taxes are due upon withdrawal, and if withdrawn before age 59½, a 10% federal penalty tax may apply.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

Product and features are subject to state availability. Limitations and exclusions may apply. Limitations and exclusions on eligibility of long-term care benefits include: receiving treatment for nervous or mental disorders (excluding Alzheimer’s disease or dementia), receiving treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician), receiving treatment arising out of an attempt at suicide or an intentionally self-inflicted injury, or receiving treatment provided in a Veteran’s Administration or other government facility. Anyone receiving qualified long-term care services for which benefits are available under Medicare or other governmental programs (except Medicaid), workers compensation laws, employer’s liability laws, occupational disease laws, or motor vehicle no-fault laws will also not be eligible. Additionally, this includes qualified long-term care services provided by members of the covered life’s immediate family, whether paid or unpaid.