

MoneyGuard Fixed Advantage[®]

Universal life insurance policy with a long-term care rider for qualified long-term care expenses

Prepared for:
Female Age 60
 in Pennsylvania on 12/31/2022

Prepared by:
Long Term Care Brokers
9 N. 9th St., Suite 705
Philadelphia, PA 19107
Phone: (866) 582-2765
info@longtermcarebrokers.com

30+ years' expertise in providing long-term care solutions.

THIS IS A LIFE INSURANCE POLICY PROJECTION OF VALUES AND NOT A CONTRACT. ACTUAL RESULTS MAY VARY FROM THE VALUES SHOWN IN THIS PROJECTION OF VALUES. POLICY LIMITATIONS AND EXCLUSIONS ARE DESCRIBED IN THE OUTLINE OF COVERAGE THAT ACCOMPANIES THIS PROJECTION OF VALUES. GUARANTEES ARE SUBJECT TO THE FINANCIAL STRENGTH OF THE LINCOLN NATIONAL LIFE INSURANCE COMPANY.

This material was prepared to show the operation of an insurance product issued by The Lincoln National Life Insurance Company, based on the options, features and assumptions you or your financial professional specified. This projection, and the options, features or assumptions on which it is based, is not intended to be, and should not be, viewed as specific investment advice or any suggestion or recommendation by The Lincoln National Life Insurance Company or any of its employees for you or your investment situation. A financial professional can provide you with investment advice for your investment situation. The Lincoln National Life Insurance Company, its respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice.

**The Lincoln National Life Insurance Company,
 Fort Wayne, IN**

Financial strength¹

The Lincoln National Life Insurance Company



1. These ratings apply only to the claims-paying ability as of November 9, 2022. 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 rating agency outlooks, see LincolnFinancial.com/investor.

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.

For use by a licensed agent/representative with the proposed insured/owner/applicant.

This Projection of Values is not complete without all pages.

LONG-TERM CARE PLANNING

Projection of Values

Product overview

MoneyGuard Fixed Advantage® is a powerful solution designed to provide:



Guaranteed, income tax-free long-term care benefits¹

Protect your income, legacy and loved ones with a dedicated, tax-efficient funding source for long-term care expenses.²



Flexibility

Access a broad range of covered services with no elimination period to support changing care needs, including in-home care, cash benefits to compensate caregivers or family members, and have the option to pass on benefits.



Care resources & services

Benefit from dedicated support from a company with decades of claims-paying expertise to make the process as seamless as possible for you and/or your caregiver.



Legacy protection

Leave a meaningful legacy, if care is not needed, through an income tax-free death benefit.³

MoneyGuard Fixed Advantage® is a universal life insurance policy with a long-term care (LTC) rider for qualified long-term care expenses.


1. Assuming all premiums are paid on-time, no post-issue loans, withdrawals increases or decreases.
 2. LTC reimbursements are generally paid income tax-free under Internal Revenue Code Section 104(a)(3).
 3. Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).


This is a Projection of Values for Lincoln *MoneyGuard Fixed Advantage®* which is an Individual Flexible Premium Adjustable Life Insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on Policy Form **ICC19-MG890**, with a Long-Term Care Benefits Rider (LTCBR) on Rider Form **ICC19LTCBR-890**, a Terminal Illness Acceleration of Death Benefit Rider on Form **ICC19TIR-891**, a Benefit Transfer Rider on Form **ICC21BTR-894**, and a Value Protection Endorsement on Form **ICC19END-10534**.

Summary of your benefits

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

 <p>Your PLANNED PREMIUM</p>	<p>\$126,317 initial annual premium</p>	<p>The premium shown, from ages 60 to 60, depicts the total premium, equal to \$126,317.¹</p>
--	--	--

 <p>Your LTC BENEFITS² if you need care</p>	
<p>Year 1</p> <p>\$5,000 maximum monthly LTC benefit</p>	<p>Age 85</p> <p>\$10,469 maximum monthly LTC benefit</p> <p>\$5,235 available for Flex Care Cash³</p> <p>3% Compound Inflation</p>
<p>What is Flex Care Cash? Access cash to compensate caregivers, including spouses or family members.</p>	

 <p>Your beneficiaries receive DEATH BENEFITS⁴ if you don't need care</p>	
<p>Year 1</p> <p>\$171,538 death benefit</p>	<p>Age 85</p> <p>\$126,317 death benefit</p>
<p>What happens to my specified amount of death benefit if I need care? Long-term care reimbursements reduce the \$120,000 specified amount of death benefit on a dollar-for-dollar basis. Minimum death benefit is the \$6,000 Residual Death Benefit.</p>	

Your return of premium option selected is 70%.⁵

Our O-day elimination period gives you access to your benefits sooner without incurring out-of-pocket costs, once qualified.

1. Assuming all premiums are paid on-time as illustrated, no post-issue loans, withdrawals increases or decreases.
 2. LTC reimbursements are generally paid income tax-free under Internal Revenue Code Section 104(a)(3).
 3. Subject to Per Diem LTC Limit in effect at that time.
 4. Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).
 5. The return of premium option must be chosen at purchase and cannot be changed.

Your guaranteed values

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED(1)

End of Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefits Limits (2) 3% Compound Inflation			
						Total	Annual	Monthly	IRR(5)
1	60	126,317	88,422	171,538	35.8%	388,104	60,000	5,000	44.2%
2	61	0	88,422	168,002	15.3%	399,748	61,800	5,150	31.6%
3	62	0	88,422	164,465	9.2%	411,740	63,654	5,305	25.2%
4	63	0	88,422	160,044	6.1%	424,092	65,564	5,464	21.2%
5	64	0	88,422	156,507	4.4%	436,815	67,531	5,628	18.4%
6	65	0	88,422	153,854	3.3%	449,919	69,557	5,796	16.4%
7	66	0	88,422	150,317	2.5%	463,417	71,643	5,970	14.9%
8	67	0	88,422	146,780	1.9%	477,319	73,793	6,149	13.6%
9	68	0	88,422	144,128	1.5%	491,639	76,007	6,334	12.7%
10	69	0	88,422	141,475	1.1%	506,388	78,287	6,524	11.8%
		126,317							
11	70	0	88,422	137,938	0.8%	521,580	80,635	6,720	11.1%
12	71	0	88,422	135,286	0.6%	537,227	83,055	6,921	10.5%
13	72	0	88,422	132,633	0.4%	553,344	85,546	7,129	10.0%
14	73	0	88,422	130,864	0.3%	569,944	88,113	7,343	9.6%
15	74	0	88,422	128,212	0.1%	587,043	90,756	7,563	9.2%
16	75	0	88,422	126,317	0	604,654	93,479	7,790	8.9%
17	76	0	88,422	126,317	0	622,793	96,283	8,024	8.5%
18	77	0	88,422	126,317	0	641,477	99,172	8,264	8.3%
19	78	0	88,422	126,317	0	660,722	102,147	8,512	8.0%
20	79	0	88,422	126,317	0	680,543	105,211	8,768	7.8%
		126,317							

1. Projection values based on guaranteed policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Endorsement. This projection assumes all planned premiums paid on due date.

2. Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

3. The amount paid on surrender reflects any Return of Premium.

4. Internal Rate of Return on the Death Benefit Amount.

5. Internal Rate of Return on the Total LTC Benefits.

Your guaranteed values

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED(1)

End of Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefits Limits (2) 3% Compound Inflation			
						Total	Annual	Monthly	IRR(5)
21	80	0	88,422	126,317	0	700,960	108,368	9,031	7.6%
22	81	0	88,422	126,317	0	721,988	111,619	9,302	7.4%
23	82	0	88,422	126,317	0	743,648	114,967	9,581	7.2%
24	83	0	88,422	126,317	0	765,957	118,416	9,868	7.0%
25	84	0	88,422	126,317	0	788,936	121,969	10,164	6.9%
26	85	0	88,422	126,317	0	812,604	125,628	10,469	6.8%
27	86	0	88,422	126,317	0	836,982	129,397	10,783	6.6%
28	87	0	88,422	126,317	0	862,092	133,279	11,107	6.5%
29	88	0	88,422	126,317	0	887,954	137,278	11,440	6.4%
30	89	0	88,422	126,317	0	914,593	141,396	11,783	6.3%
			126,317						
31	90	0	88,422	126,317	0	942,031	145,638	12,136	6.2%
32	91	0	88,422	126,317	0	970,292	150,007	12,501	6.1%
33	92	0	88,422	126,317	0	999,400	154,507	12,876	6.0%
34	93	0	88,422	126,317	0	1,029,382	159,143	13,262	5.9%
35	94	0	88,422	126,317	0	1,060,264	163,917	13,660	5.8%
36	95	0	88,422	126,317	0	1,092,072	168,834	14,070	5.8%
41	100	0	88,422	126,317	0	1,266,010	195,726	16,310	5.4%
46	105	0	88,422	126,317	0	1,467,653	226,900	18,908	5.2%
51	110	0	88,422	126,317	0	1,701,412	263,040	21,920	5.0%
56	115	0	88,422	126,317	0	1,972,403	304,935	25,411	4.8%
			126,317						

1. Projection values based on guaranteed policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Endorsement. This projection assumes all planned premiums paid on due date.

2. Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

3. The amount paid on surrender reflects any Return of Premium.

4. Internal Rate of Return on the Death Benefit Amount.

5. Internal Rate of Return on the Total LTC Benefits.

Your guaranteed values

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED(1)

End of Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefits Limits (2) 3% Compound Inflation			
						Total	Annual	Monthly	IRR(5)
61	120	0	88,422	126,317	0	2,286,555	353,504	29,459	4.7%
66	125	0	88,422	126,317	0	2,650,744	409,808	34,151	1.8%
		126,317							

1. Projection values based on guaranteed policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Endorsement. This projection assumes all planned premiums paid on due date.
 2. Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.
 3. The amount paid on surrender reflects any Return of Premium.
 4. Internal Rate of Return on the Death Benefit Amount.
 5. Internal Rate of Return on the Total LTC Benefits.

How your policy works

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration



Tailored to match your lifestyle

In-home care

If you prefer to have assistance in your home

Assisted living

If you choose to downsize and prefer a social atmosphere

Alternative care services¹

For care needs not covered by traditional services or options that may evolve in the future

Respite care

Lets you access short-term services to relieve your primary caregiver

Caregiver training and care planning services²







Lets you further customize your plan

Nursing home

If you need more skilled care services

Additional care options include non-continual services, adult day care, hospice and bed reservation.

Most long-term care needs do not relate to medical care aid, but rather assistance with the Activities of Daily Living (ADL):

- | | |
|--|--|
|  Eating |  Dressing |
|  Bathing |  Toileting |
|  Transferring |  Continence |

Long-term care solutions help cover expenses if you lose the ability to independently perform at least two Activities of Daily Living for at least 90 days, or if you require substantial supervision due to severe cognitive impairment.

Keep in mind that long-term care events happen to loved ones, not just a person. Take control, protect your legacy, and build tax efficiency into your portfolio.

¹. Qualified long-term care services that are not covered under any other provision but are prescribed in the care plan that a licensed health care practitioner and Lincoln mutually agree are appropriate to meet the insured's long-term care needs, could be considered for reimbursement. These services must be provided as an alternative to services otherwise covered.

². Lifetime caregiver training benefit limit is \$500.

Policy features, benefits and definitions

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

Year

The policy year beginning with the effective date of the policy.

Age

The insured's age at the beginning of the policy year shown.

Benefit Transfer Rider

Provides for the potential to add benefits for this policy using Death Claim dollars from a different policy. Also allows for the Death Claim dollars from this policy to add additional benefits on a different policy. In order to utilize this feature, both policies must include the Benefit Transfer Rider, in addition to insured and beneficiary designations aligning between the two policies.

Flex Care Cash

Provides receipt-free cash for care needs. Up to 50% of the maximum daily LTC benefit is available. Benefit is available until specified amount is reduced to \$0 due to claims, withdrawals or reductions. Please see the policy for more information.

No-lapse Guarantee

This feature guarantees that your policy will not lapse if the no-lapse premium test is satisfied. The no-lapse guarantee is provided through the Value Protection Endorsement (VPE).

Specified Amount of Death Benefit

The minimum amount of death benefit and the basis of the LTCBR and Endorsement benefits. Long-term care reimbursements reduce the Specified Amount of death benefit on a dollar-for-dollar basis.

Residual Death Benefit

Death Benefit paid after benefits have been exhausted as defined in your policy.

Internal Rate of Return

The Internal Rate of Return is the rate at which outlays (premiums) up to that year must be compounded each year to generate the death benefit or LTC benefits shown. For this calculation, all outlays are assumed to occur at the beginning of the year with the death benefit or LTC benefits occurring at the end of the year.

Benefit eligibility

When you contact our claims department to file a claim, we will request an assessment to be performed by a licensed health care practitioner to determine your benefit eligibility. If we provide the assessor, it will be provided at our expense. We may also choose to accept the assessment of your licensed health care practitioner. To be eligible for benefits, the licensed health care practitioner who performs the assessment must certify that you are chronically ill and unable to perform at least two activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for at least 90 days.

You are also considered chronically ill if you require substantial supervision to protect you from threats to health and safety caused by severe cognitive impairment. Recertification of your benefit eligibility is required at least annually.

New Business Data

You **MUST** include the New Business Data when submitting the projection of values to Home Office. The following are initial values and do not reflect future changes.

Product	
Product	MoneyGuard Fixed Advantage® - 09/12/22
Sub-Plan Code	091222
State	PA

Insured	
Name	Female Age 60
Gender	Female
Age	60
Class	Standard

Policy design	
Death Benefit Option	Level
Face Amount	\$120,000
Planned Premium	\$126,317
Payment Mode	Annual
Lump Sum Deposit	\$0
External Exchange	\$0
Internal Exchange	\$0
Solve Type	Premium Solve
Months Backdated	n/a
Increase Premiums by missed modal premiums selected	No

Application Part 1 Information	
The following information should be used to complete fields in the Policy Information and Billing Information sections on Page 1 of the Application.	
Plan of Insurance (2a)	MoneyGuard Fixed Advantage® - 09/12/22
Specified Amount (2b)	\$120,000
Long-Term Care Benefits Rider Duration (2c)	6 Years
Return of Premium	Basic
Other Benefits/Riders/Options (2f)	Leave blank on application
Premium Amount (3a)	\$126,317
Premium Mode (3a)	Annual

LCN-4215018-012122ICC22

Tax Status	
7-Pay Premium	\$9,912.77
MEC Status	MEC

Riders Selected	
LTCBR Benefit Duration	6 Years
LTCBR Inflation Option	3%
Value Protection Endorsement	Basic
Benefit Transfer Rider	Yes
Terminal Illness Rider	Yes
Living Well Endorsement	Yes

Planned Policy Changes	
Planned Policy Changes	No

Important Messages

Year	Total Premiums
1	126,317.00
2	0

Software Version	LFD-I v59.0 C
Date & Time	12/31/2022 12:12 PM
TP	12,631.80
TPP	126,317.00
CP	\$126,318.00
Monthly NLP	\$1,298.86
VPET	\$155,863.20

YP 1
Marketing Code
MG Territory
eSubmitID

This projection of values is not complete without all pages. Lincoln MoneyGuard Fixed Advantage - 09/12/22 State: PA TP: 12,631.80 12/31/2022 12:12 PM LFD-I v59.0 C



What care costs

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

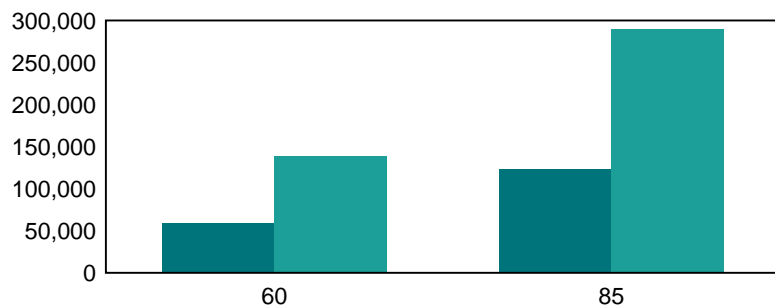
A look at the cost of long-term care services in Pennsylvania

The cost of long-term care services is an important variable in determining your planning needs.

Below we show the current average costs for care in your state for

- 1) 40 hours per week of home health care by a Home Health Aide, and
- 2) a private room in a nursing home.

It is vital to note that long-term care costs are highly variable within a region, state, or even a city. We also show an estimate of the projected costs in 25 years, based on an assumed inflation rate of 3.00%.¹



		Annual	Monthly
Home Health Care ²	Age 60	\$58,864	\$4,905
	Age 85	\$123,248	\$10,270
Nursing Home ²	Age 60	\$138,543	\$11,545
	Age 85	\$290,078	\$24,173

Your LTC benefit limits

Below are amounts available to reimburse for qualified long-term care expenses when your policy is issued, and at age 85. Amounts are based on your policy assumptions shown above, and assume you pay all premiums of \$126,317 as planned, with no loans or withdrawals. Total LTC Payout is based on the Minimum LTC Duration purchased.

LTC Benefit Limit	Age 60	\$388,104
	Age 85	\$812,604
Maximum Monthly LTC Benefit	Age 60	\$5,000
	Age 85	\$10,469

Planning Ahead

It's important to understand how much your long-term care planning will cover if and when the need arises. Review your information with your financial professional and determine what your income is projected to be at age 85.

Discuss your specific needs, expectations and preferences with your financial professional. Based on your situation, factoring in the information provided above, determine what your estimated long-term care costs might be, and discuss if you have the coverage you need. Amounts shown are estimates based on the assumptions shown, and are not guaranteed. Projected costs and inflation rates vary by state, region, and may be impacted by other factors. Actual costs may be more or less than those shown.

¹ Inflation rate based on information from "What Care Costs" annual survey, including recent claim cost trends; actual inflation rates may vary.

² "What Care Costs" survey. Published 3/2022 (updated annually); <https://whatcarecosts.com/Lincoln>. What Care Costs is a third party not affiliated with Lincoln Financial Group, Lincoln is not responsible for the content and does not guarantee the accuracy of any information.

Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.

The purpose of this communication is the solicitation of life insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

Long-Term Care Benefits Disclosures

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

General Exclusions and Limitations

This Rider will not provide benefits for:

- a. treatment or care due to alcoholism or drug addiction;
- b. treatment arising out of an attempt at suicide, whether sane, mentally or psychologically impaired or insane, or an intentionally self-inflicted injury;
- c. treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law;
- d. loss to the extent that benefits are payable under any of the following:
 1. Medicare or any other governmental programs (except Medicaid);
 2. state or Federal workers' compensation laws;
 3. employer's liability laws;
 4. occupational disease laws; and
 5. any motor vehicle no-fault laws;
- e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the "International Benefits" provision;
- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
- g. services provided by an Immediate Family Member, except as provided in the "Flexible Care Cash Benefits" provision, unless:
 1. the Immediate Family Member is a regular employee of the service or care provider furnishing the service or care;
 2. the service or care provider receives the payment for the service or care; and
 3. the Immediate Family Member receives no compensation other than the normal compensation for an employee in his or her job category; and
- h. services for which no charge is or would normally be made in the absence of insurance.

Renewability, Termination and Cancelability

The LTCBR is non-cancelable. This means you have the right, subject to the terms of your policy and rider, to continue this rider as long as your policy stays in force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider on its own and cannot increase the monthly rider charge.

Pre-Existing Conditions

We will not deny benefits for pre-existing conditions. This does not preclude us from exercising other remedies available at law, in equity or in contract because of misrepresentations. A pre-existing condition is a condition of the insured for which medical advice or treatment was discussed with, recommended by, or received from, any provider of health, psychological or other care services within 6 months preceding the issue date.

Reductions

Partial surrenders and decreases to the specified amount, will reduce the LTCBR benefit limit. Any reduction in the LTCBR benefit limit will reduce the LTCBR maximum monthly benefit proportionately. If there is debt on the policy, any benefit paid under this rider will first be used to repay a portion of the outstanding debt.

Tax Qualification

This policy is intended to qualify as life insurance under the Internal Revenue Code. The death benefit provided by this policy is intended to qualify for the Federal Income Tax exclusion. The LTCBR is intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

Elimination Period and Grace Period

There is no waiting period once the policyowner has qualified for benefits. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing.

This is a supplemental report for Lincoln *MoneyGuard Fixed Advantage*® which is an Individual Flexible Premium Adjustable Life (Universal Life) Insurance policy issued by **The Lincoln National Life Insurance Company, Fort Wayne, IN** on Policy Form **ICC19-MG890** with a Long-Term Care Benefits Rider (LTCBR) on Rider Form **ICC19LTCBR-890**, a Terminal Illness Acceleration of Death Benefit Rider on Form **ICC19TIR-891**, a Benefit Transfer Rider on Form **ICC21BTR-894**, and a Value Protection Endorsement on Form **ICC19END-10534**. This supplemental report is based on guaranteed elements. For a complete description of the benefits, costs, exclusions, limitations and conditions of Lincoln *MoneyGuard Fixed Advantage*®, including other important information, please refer to the attached projection of values. Benefits provided are subject to medical underwriting. The insurance policy, riders and endorsement have exclusions and limitations; please contact The Lincoln National Life Insurance Company for costs and complete details.

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.

Quick Quote

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

Total Premiums	Payment Option	Payment Mode
\$126,317	1 Year	Annual

Benefit Period and Inflation Options	Specified Amount	Initial Monthly Max Benefit	Initial Total LTC Benefit	Age 85 Monthly Max Benefit	Age 85 Total LTC Benefit	Total LTC Crossover Age *
3 Years, No Inflation	176,073	7,336	264,110	7,336	264,110	
3 Years, 3% Compound Inflation	130,619	5,442	201,865	11,395	422,661	70
3 Years, 5% Compound Inflation	87,293	3,637	137,596	12,317	465,947	74
4 Years, No Inflation	167,424	6,976	334,848	6,976	334,848	
4 Years, 3% Compound Inflation	123,924	5,164	259,226	10,811	542,761	69
4 Years, 5% Compound Inflation	81,978	3,416	176,668	11,567	598,259	74
5 Years, No Inflation	162,861	6,786	407,153	6,786	407,153	
5 Years, 3% Compound Inflation	122,692	5,112	325,694	10,704	681,931	68
5 Years, 5% Compound Inflation	75,008	3,125	207,234	10,584	701,765	74
6 Years, No Inflation	160,411	6,684	481,234	6,684	481,234	
6 Years, 3% Compound Inflation	120,000	5,000	388,104	10,469	812,604	68
6 Years, 5% Compound Inflation	60,618	2,526	206,159	8,553	698,126	78

* The age represented in this column is the age the insured will be when the Total Long-Term Care benefits for the applicable inflation option are scheduled to exceed the Total Long-Term Care benefits for the Level option, for that respective Benefit Period.

Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.

The purpose of this communication is the solicitation of life insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

Long-Term Care Benefits Disclosures

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

General Exclusions and Limitations

This Rider will not provide benefits for:

- a. treatment or care due to alcoholism or drug addiction;
- b. treatment arising out of an attempt at suicide, whether sane, mentally or psychologically impaired or insane, or an intentionally self-inflicted injury;
- c. treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law;
- d. loss to the extent that benefits are payable under any of the following:
 1. Medicare or any other governmental programs (except Medicaid);
 2. state or Federal workers' compensation laws;
 3. employer's liability laws;
 4. occupational disease laws; and
 5. any motor vehicle no-fault laws;
- e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the "International Benefits" provision;
- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
- g. services provided by an Immediate Family Member, except as provided in the "Flexible Care Cash Benefits" provision, unless:
 1. the Immediate Family Member is a regular employee of the service or care provider furnishing the service or care;
 2. the service or care provider receives the payment for the service or care; and
 3. the Immediate Family Member receives no compensation other than the normal compensation for an employee in his or her job category; and
- h. services for which no charge is or would normally be made in the absence of insurance.

Renewability, Termination and Cancelability

The LTCBR is non-cancelable. This means you have the right, subject to the terms of your policy and rider, to continue this rider as long as your policy stays in force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider on its own and cannot increase the monthly rider charge.

Pre-Existing Conditions

We will not deny benefits for pre-existing conditions. This does not preclude us from exercising other remedies available at law, in equity or in contract because of misrepresentations. A pre-existing condition is a condition of the insured for which medical advice or treatment was discussed with, recommended by, or received from, any provider of health, psychological or other care services within 6 months preceding the issue date.

Reductions

Partial surrenders and decreases to the specified amount, will reduce the LTCBR benefit limit. Any reduction in the LTCBR benefit limit will reduce the LTCBR maximum monthly benefit proportionately. If there is debt on the policy, any benefit paid under this rider will first be used to repay a portion of the outstanding debt.

Tax Qualification

This policy is intended to qualify as life insurance under the Internal Revenue Code. The death benefit provided by this policy is intended to qualify for the Federal Income Tax exclusion. The LTCBR is intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

Elimination Period and Grace Period

There is no waiting period once the policyowner has qualified for benefits. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing.

This is a supplemental report for Lincoln *MoneyGuard Fixed Advantage*® which is an Individual Flexible Premium Adjustable Life (Universal Life) Insurance policy issued by **The Lincoln National Life Insurance Company, Fort Wayne, IN** on Policy Form **ICC19-MG890** with a Long-Term Care Benefits Rider (LTCBR) on Rider Form **ICC19LTCBR-890**, a Terminal Illness Acceleration of Death Benefit Rider on Form **ICC19TIR-891**, a Benefit Transfer Rider on Form **ICC21BTR-894**, and a Value Protection Endorsement on Form **ICC19END-10534**. This supplemental report is based on guaranteed elements. For a complete description of the benefits, costs, exclusions, limitations and conditions of Lincoln *MoneyGuard Fixed Advantage*®, including other important information, please refer to the attached projection of values. Benefits provided are subject to medical underwriting. The insurance policy, riders and endorsement have exclusions and limitations; please contact The Lincoln National Life Insurance Company for costs and complete details.

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.

Premium Options

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

LTC Duration	Initial Max Monthly Benefit	Initial Total LTC Benefits	Specified Amount
6 Years	\$5,000	\$388,104	\$120,000

Premium Options	Modal Premium	Total Planned Premium
1 Year	126,317	126,317
2 Years	64,548	129,096
3 Years	43,972	131,916
4 Years	33,694	134,776
5 Years	27,535	137,675
6 Years	23,436	140,616
7 Years	20,513	143,591
8 Years	18,327	146,616
9 Years	16,630	149,670
10 Years	15,277	152,770

Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.

The purpose of this communication is the solicitation of life insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

Long-Term Care Benefits Disclosures

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

General Exclusions and Limitations

This Rider will not provide benefits for:

- a. treatment or care due to alcoholism or drug addiction;
- b. treatment arising out of an attempt at suicide, whether sane, mentally or psychologically impaired or insane, or an intentionally self-inflicted injury;
- c. treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law;
- d. loss to the extent that benefits are payable under any of the following:
 1. Medicare or any other governmental programs (except Medicaid);
 2. state or Federal workers' compensation laws;
 3. employer's liability laws;
 4. occupational disease laws; and
 5. any motor vehicle no-fault laws;
- e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the "International Benefits" provision;
- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
- g. services provided by an Immediate Family Member, except as provided in the "Flexible Care Cash Benefits" provision, unless:
 1. the Immediate Family Member is a regular employee of the service or care provider furnishing the service or care;
 2. the service or care provider receives the payment for the service or care; and
 3. the Immediate Family Member receives no compensation other than the normal compensation for an employee in his or her job category; and
- h. services for which no charge is or would normally be made in the absence of insurance.

Renewability, Termination and Cancelability

The LTCBR is non-cancelable. This means you have the right, subject to the terms of your policy and rider, to continue this rider as long as your policy stays in force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider on its own and cannot increase the monthly rider charge.

Pre-Existing Conditions

We will not deny benefits for pre-existing conditions. This does not preclude us from exercising other remedies available at law, in equity or in contract because of misrepresentations. A pre-existing condition is a condition of the insured for which medical advice or treatment was discussed with, recommended by, or received from, any provider of health, psychological or other care services within 6 months preceding the issue date.

Reductions

Partial surrenders and decreases to the specified amount, will reduce the LTCBR benefit limit. Any reduction in the LTCBR benefit limit will reduce the LTCBR maximum monthly benefit proportionately. If there is debt on the policy, any benefit paid under this rider will first be used to repay a portion of the outstanding debt.

Tax Qualification

This policy is intended to qualify as life insurance under the Internal Revenue Code. The death benefit provided by this policy is intended to qualify for the Federal Income Tax exclusion. The LTCBR is intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

Elimination Period and Grace Period

There is no waiting period once the policyowner has qualified for benefits. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing.

This is a supplemental report for Lincoln *MoneyGuard Fixed Advantage*® which is an Individual Flexible Premium Adjustable Life (Universal Life) Insurance policy issued by **The Lincoln National Life Insurance Company, Fort Wayne, IN** on Policy Form **ICC19-MG890** with a Long-Term Care Benefits Rider (LTCBR) on Rider Form **ICC19LTCBR-890**, a Terminal Illness Acceleration of Death Benefit Rider on Form **ICC19TIR-891**, a Benefit Transfer Rider on Form **ICC21BTR-894**, and a Value Protection Endorsement on Form **ICC19END-10534**. This supplemental report is based on guaranteed elements. For a complete description of the benefits, costs, exclusions, limitations and conditions of Lincoln *MoneyGuard Fixed Advantage*®, including other important information, please refer to the attached projection of values. Benefits provided are subject to medical underwriting. The insurance policy, riders and endorsement have exclusions and limitations; please contact The Lincoln National Life Insurance Company for costs and complete details.

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.

Policy Expense Analysis Report

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

Policy Year	Age	Annual Premium Outlay	Premium Load	Guaranteed Cost of Insurance	Monthly Admin Fee	Long-Term Care Rider Charges	Interest Accumulation	Gross Cash Value (1)	Surrender Charge	Surrender Value (2)		
1	60	126,317	31,579	447	47	12,382	1,756	83,617	4,433	88,422		
2	61	0	0	517	47	12,382	1,533	72,204	4,267	88,422		
3	62	0	0	626	47	12,382	1,303	60,452	4,097	88,422		
4	63	0	0	749	47	12,382	1,067	48,341	3,922	88,422		
5	64	0	0	902	47	12,382	823	35,833	3,740	88,422		
6	65	0	0	1,091	47	12,382	571	22,883	3,554	88,422		
7	66	0	0	1,308	47	12,382	310	9,455	2,689	88,422		
8	67	0	0	1,560	47	12,382	56	0	1,898	88,422		
9	68	0	0	1,743	47	12,382	0	0	1,183	88,422		
10	69	0	0	1,900	47	12,382	0	0	548	88,422		
		126,317										
11	70	0	0	2,053	47	0	0	0	0	88,422		
12	71	0	0	2,229	47	0	0	0	0	88,422		
13	72	0	0	2,415	47	0	0	0	0	88,422		
14	73	0	0	2,638	47	0	0	0	0	88,422		
15	74	0	0	2,863	47	0	0	0	0	88,422		
16	75	0	0	3,131	47	0	0	0	0	88,422		
17	76	0	0	3,486	47	0	0	0	0	88,422		
18	77	0	0	3,887	47	0	0	0	0	88,422		
19	78	0	0	4,338	47	0	0	0	0	88,422		
20	79	0	0	4,852	47	0	0	0	0	88,422		
		126,317										

1. Gross Cash Values reflect all policy charges and accumulated interest paid.
 2. The amount paid on surrender reflects any Return of Premium. See Mandatory Disclosures page.

Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.

The purpose of this communication is the solicitation of life insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

Policy Expense Analysis Report

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

Policy Year	Age	Annual Premium Outlay	Premium Load	Guaranteed Cost of Insurance	Monthly Admin Fee	Long-Term Care Rider Charges	Interest Accumulation	Gross Cash Value (1)	Surrender Charge	Surrender Value (2)		
21	80	0	0	5,452	47	0	0	0	0	88,422		
22	81	0	0	6,157	47	0	0	0	0	88,422		
23	82	0	0	6,960	47	0	0	0	0	88,422		
24	83	0	0	7,884	47	0	0	0	0	88,422		
25	84	0	0	8,949	47	0	0	0	0	88,422		
26	85	0	0	10,177	47	0	0	0	0	88,422		
27	86	0	0	11,557	47	0	0	0	0	88,422		
28	87	0	0	13,078	47	0	0	0	0	88,422		
29	88	0	0	14,767	47	0	0	0	0	88,422		
30	89	0	0	16,627	47	0	0	0	0	88,422		
		126,317										
31	90	0	0	18,631	47	0	0	0	0	88,422		
32	91	0	0	20,783	47	0	0	0	0	88,422		
33	92	0	0	23,114	47	0	0	0	0	88,422		
34	93	0	0	25,544	47	0	0	0	0	88,422		
35	94	0	0	28,064	47	0	0	0	0	88,422		
36	95	0	0	31,005	47	0	0	0	0	88,422		
41	100	0	0	51,992	47	0	0	0	0	88,422		
46	105	0	0	75,701	47	0	0	0	0	88,422		
51	110	0	0	109,827	47	0	0	0	0	88,422		
56	115	0	0	122,519	47	0	0	0	0	88,422		
		126,317										

1. Gross Cash Values reflect all policy charges and accumulated interest paid.
 2. The amount paid on surrender reflects any Return of Premium. See Mandatory Disclosures page.

Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.

The purpose of this communication is the solicitation of life insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

Policy Expense Analysis Report

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

Policy Year	Age	Annual Premium Outlay	Premium Load	Guaranteed Cost of Insurance	Monthly Admin Fee	Long-Term Care Rider Charges	Interest Accumulation	Gross Cash Value (1)	Surrender Charge	Surrender Value (2)
61	120	0	0	126,317	47	0	0	0	0	88,422
66	125	0	0	0	0	0	0	0	0	88,422
		126,317								

1. Gross Cash Values reflect all policy charges and accumulated interest paid.
 2. The amount paid on surrender reflects any Return of Premium. See Mandatory Disclosures page.

Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.

The purpose of this communication is the solicitation of life insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

Long-Term Care Benefits Disclosures

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

General Exclusions and Limitations

This Rider will not provide benefits for:

- a. treatment or care due to alcoholism or drug addiction;
- b. treatment arising out of an attempt at suicide, whether sane, mentally or psychologically impaired or insane, or an intentionally self-inflicted injury;
- c. treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law;
- d. loss to the extent that benefits are payable under any of the following:
 1. Medicare or any other governmental programs (except Medicaid);
 2. state or Federal workers' compensation laws;
 3. employer's liability laws;
 4. occupational disease laws; and
 5. any motor vehicle no-fault laws;
- e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the "International Benefits" provision;
- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
- g. services provided by an Immediate Family Member, except as provided in the "Flexible Care Cash Benefits" provision, unless:
 1. the Immediate Family Member is a regular employee of the service or care provider furnishing the service or care;
 2. the service or care provider receives the payment for the service or care; and
 3. the Immediate Family Member receives no compensation other than the normal compensation for an employee in his or her job category; and
- h. services for which no charge is or would normally be made in the absence of insurance.

Renewability, Termination and Cancelability

The LTCBR is non-cancelable. This means you have the right, subject to the terms of your policy and rider, to continue this rider as long as your policy stays in force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider on its own and cannot increase the monthly rider charge.

Pre-Existing Conditions

We will not deny benefits for pre-existing conditions. This does not preclude us from exercising other remedies available at law, in equity or in contract because of misrepresentations. A pre-existing condition is a condition of the insured for which medical advice or treatment was discussed with, recommended by, or received from, any provider of health, psychological or other care services within 6 months preceding the issue date.

Reductions

Partial surrenders and decreases to the specified amount, will reduce the LTCBR benefit limit. Any reduction in the LTCBR benefit limit will reduce the LTCBR maximum monthly benefit proportionately. If there is debt on the policy, any benefit paid under this rider will first be used to repay a portion of the outstanding debt.

Tax Qualification

This policy is intended to qualify as life insurance under the Internal Revenue Code. The death benefit provided by this policy is intended to qualify for the Federal Income Tax exclusion. The LTCBR is intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

Elimination Period and Grace Period

There is no waiting period once the policyowner has qualified for benefits. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing.

This is a supplemental report for Lincoln *MoneyGuard Fixed Advantage*® which is an Individual Flexible Premium Adjustable Life (Universal Life) Insurance policy issued by **The Lincoln National Life Insurance Company, Fort Wayne, IN** on Policy Form **ICC19-MG890** with a Long-Term Care Benefits Rider (LTCBR) on Rider Form **ICC19LTCBR-890**, a Terminal Illness Acceleration of Death Benefit Rider on Form **ICC19TIR-891**, a Benefit Transfer Rider on Form **ICC21BTR-894**, and a Value Protection Endorsement on Form **ICC19END-10534**. This supplemental report is based on guaranteed elements. For a complete description of the benefits, costs, exclusions, limitations and conditions of Lincoln *MoneyGuard Fixed Advantage*®, including other important information, please refer to the attached projection of values. Benefits provided are subject to medical underwriting. The insurance policy, riders and endorsement have exclusions and limitations; please contact The Lincoln National Life Insurance Company for costs and complete details.

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.

Your care coordination resources

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration



Resources that make all the difference

Your care should revolve around you. Build a plan to meet your needs.



Develop a personalized action plan

You'll get help building a personal care plan that provides you and your loved ones resources and care recommendations to assist you in finding the care that fits your needs.



Explore provider services

See what's available... from skilled nursing to home health care and community options.



Access an online library

You'll find a wealth of information, such as third-party articles, videos and checklists on a multitude of topics regarding health, aging and elder care.

By your side every step of the way

With decades of claim-paying experience¹, and more than a century of financial strength and stability², we remain steadfastly committed to providing an experience marked by knowledge and simplicity.

Should you need care, Lincoln is committed to providing you with a dedicated, experienced support team to help you:

- File a claim through our simple, straightforward process.
- Access your funds quickly and seamlessly.
- Easily review and manage your claims. Payment options include direct billing and Electronic Funds Transfer (EFT) for your convenience.

¹- Lincoln MoneyGuard® solutions and predecessors have been sold since 1988. ²- The Lincoln National Life Insurance Company was established in 1905.

Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.

The purpose of this communication is the solicitation of life insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

Long-Term Care Benefits Disclosures

Female Age 60, 60 year-old Female in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

General Exclusions and Limitations

This Rider will not provide benefits for:

- a. treatment or care due to alcoholism or drug addiction;
- b. treatment arising out of an attempt at suicide, whether sane, mentally or psychologically impaired or insane, or an intentionally self-inflicted injury;
- c. treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law;
- d. loss to the extent that benefits are payable under any of the following:
 1. Medicare or any other governmental programs (except Medicaid);
 2. state or Federal workers' compensation laws;
 3. employer's liability laws;
 4. occupational disease laws; and
 5. any motor vehicle no-fault laws;
- e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the "International Benefits" provision;
- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
- g. services provided by an Immediate Family Member, except as provided in the "Flexible Care Cash Benefits" provision, unless:
 1. the Immediate Family Member is a regular employee of the service or care provider furnishing the service or care;
 2. the service or care provider receives the payment for the service or care; and
 3. the Immediate Family Member receives no compensation other than the normal compensation for an employee in his or her job category; and
- h. services for which no charge is or would normally be made in the absence of insurance.

Renewability, Termination and Cancelability

The LTCBR is non-cancelable. This means you have the right, subject to the terms of your policy and rider, to continue this rider as long as your policy stays in force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider on its own and cannot increase the monthly rider charge.

Pre-Existing Conditions

We will not deny benefits for pre-existing conditions. This does not preclude us from exercising other remedies available at law, in equity or in contract because of misrepresentations. A pre-existing condition is a condition of the insured for which medical advice or treatment was discussed with, recommended by, or received from, any provider of health, psychological or other care services within 6 months preceding the issue date.

Reductions

Partial surrenders and decreases to the specified amount, will reduce the LTCBR benefit limit. Any reduction in the LTCBR benefit limit will reduce the LTCBR maximum monthly benefit proportionately. If there is debt on the policy, any benefit paid under this rider will first be used to repay a portion of the outstanding debt.

Tax Qualification

This policy is intended to qualify as life insurance under the Internal Revenue Code. The death benefit provided by this policy is intended to qualify for the Federal Income Tax exclusion. The LTCBR is intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

Elimination Period and Grace Period

There is no waiting period once the policyowner has qualified for benefits. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing.

This is a supplemental report for Lincoln *MoneyGuard Fixed Advantage*® which is an Individual Flexible Premium Adjustable Life (Universal Life) Insurance policy issued by **The Lincoln National Life Insurance Company, Fort Wayne, IN** on Policy Form **ICC19-MG890** with a Long-Term Care Benefits Rider (LTCBR) on Rider Form **ICC19LTCBR-890**, a Terminal Illness Acceleration of Death Benefit Rider on Form **ICC19TIR-891**, a Benefit Transfer Rider on Form **ICC21BTR-894**, and a Value Protection Endorsement on Form **ICC19END-10534**. This supplemental report is based on guaranteed elements. For a complete description of the benefits, costs, exclusions, limitations and conditions of Lincoln *MoneyGuard Fixed Advantage*®, including other important information, please refer to the attached projection of values. Benefits provided are subject to medical underwriting. The insurance policy, riders and endorsement have exclusions and limitations; please contact The Lincoln National Life Insurance Company for costs and complete details.

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.