



Grow it. Protect it. Enjoy it.

Add more confidence to your retirement income strategy
with a *Lincoln MYGuarantee*SM Plus fixed annuity

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

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public.

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The power of predictability

Perhaps the most predictable thing about markets is their unpredictability. So, when it comes to your retirement savings, predictable growth can help you plan for your retirement with more confidence.

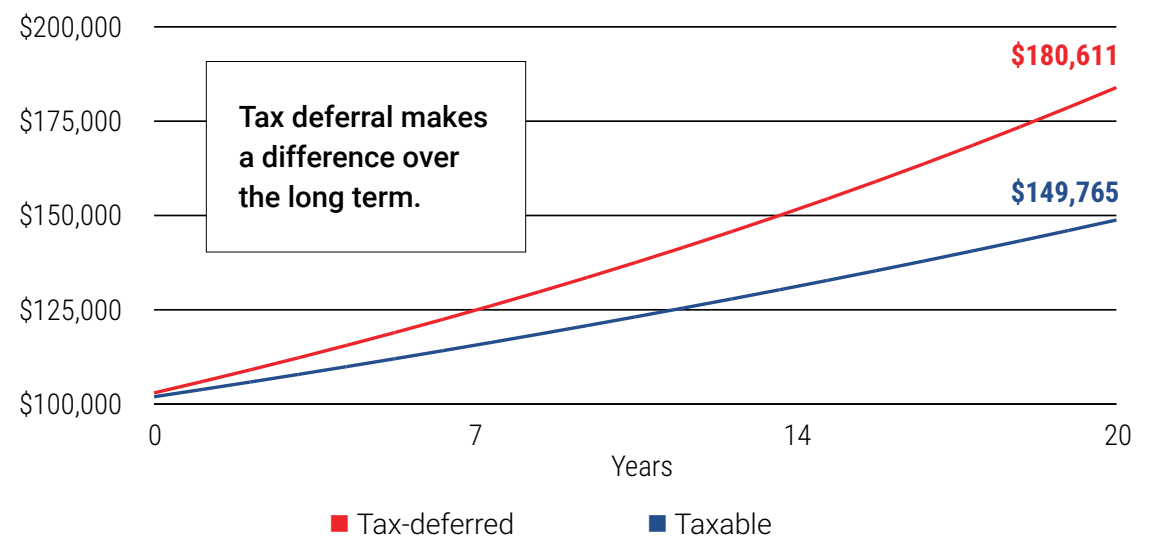
Protected growth

A *Lincoln MYGuarantee*SM Plus fixed annuity guarantees a fixed interest rate that you can count on. And since it's not based on market performance, there's no market risk. The interest rate gets set at issue and is guaranteed for the initial interest rate guarantee period.¹ Afterward, you'll receive a new interest rate each subsequent year.

Combined with a tax-deferred advantage

Lincoln MYGuarantee Plus combines predictable growth and protection with a tax-deferred advantage. Since you won't be taxed until you make withdrawals, there's potential to earn more than you might with taxable products, like a CD.

Tax deferral can offer you even more dependable growth



This example is hypothetical and for illustrative purposes only. Withdrawals of earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax. The hypothetical rates of return shown in this example are not guaranteed and should not be viewed as indicative of past or future performance. This example is based on a hypothetical situation assuming taxable and tax-deferred growth of \$100,000, a 3% annual interest rate and a 32% tax rate over a 20-year period. Changes in tax rates and tax treatment of investment earnings may impact the hypothetical example. Lower maximum tax rates on capital gains and dividends would make the return for the taxable contract more favorable, thereby reducing the difference in performance between the accounts shown. Investors should consider their individual investment time horizon and income tax brackets, both current and anticipated, when making an investment decision, as these may further impact the results of the comparison.

Guarantees are subject to the claims-paying ability of the appropriated issuing company.

¹ Interest rates are declared by the issuing company at its discretion, based on contract features, including additional rider benefits and the death benefit. Subsequent interest rates may be higher or lower than the initial rate and may differ from those used for new contracts or contracts issued at different times.

It's your retirement. So you choose the best way to take income.

A Lincoln MYGuaranteeSM Plus fixed annuity also gives you the flexibility to choose an income option that works best for your lifestyle, needs and goals.

A range of income options

10% annual free withdrawals

During the initial interest rate guarantee period, you can take 10% free withdrawals each year.

Systematic withdrawals

You can elect to receive your money annually, semiannually, quarterly, monthly or bimonthly, and you can start and stop at any time.

Guaranteed regular income stream

After the fifth contract year, you can elect to annuitize your contract. Select from a variety of income payment options, including for a certain time period or for your entire lifetime.

Access for medical needs

If you have a qualifying medical need, a nursing home and terminal illness provision allows you to access your money without charges, after the first contract year.¹

Leave a legacy for your loved ones. Your beneficiaries will receive the current amount in your contract as a death benefit, if it hasn't been annuitized.

A history of strength and stability

Since our inception in 1905, we have successfully navigated the changing landscape through good and bad times, and continue to stand strong, stable and dedicated to helping Americans confidently succeed their way.

The Lincoln National Life Insurance Company financial strength ratings²

AM Best: A

(3rd highest of 16)

Fitch: A+

(5th highest of 19)

Moody's: A2

(6th highest of 21)

Standard & Poor's: A+

(5th highest of 21)

¹ Nursing Home Confinement Rider not available for contracts issued in Massachusetts.

² These ratings apply only to the claims-paying ability of the issuing insurance company as of October 30, 2024. 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.



Take advantage of what *Lincoln MYGuaranteeSM Plus* offers you



Protection

Protect your savings regardless of market performance



Growth

Earn a predictable, set rate of interest, with tax-deferred growth



Income

Options for taking income that include free withdrawals and guaranteed income payout options



To see if a *Lincoln MYGuarantee Plus* fixed annuity may be right for you, contact your financial professional today.

Important information:

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

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.

Lincoln MYGuaranteeSM Plus fixed annuity (contract form ICC18-625MVA and state variations) is 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.**

Waiver of Surrender Charges for Nursing Home Confinement Rider and Waiver of Surrender Charges for Terminal Illness Rider (form AE-119 (Rev 11/13) and form AE-170 (Rev 10/07), respectively, and state variations) may not be available in all states. Nursing Home Confinement Rider not available for contracts issued in Massachusetts. The contract may be referred to as "policy."

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 Disclosure Statement and Fact Sheet, 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.

All annuity contract guarantees are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer or insurance agency from which this annuity is purchased, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

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 California or New York.

For use with the general public.

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LCN-7485616-123124

PDF ADA 1/25 Z15

Order code: FA-MYGP-PDC001