Lincoln
Financial Group®
You're In Charge®

A stronger retirement income plan
It's just math

The certainty of having protected lifetime income can help you feel confident about having the lifestyle in retirement you've planned for.

MEET BONNIE

Bonnie just turned 60 and plans to retire in five years. She would like to supplement her retirement income once her paychecks stop. With the help of her advisor, she decides that having an extra $7,425 a year in guaranteed income would help maintain her standard of living.

Bonnie's advisor recommends using $100,000 of her portfolio to generate the $7,425 she will need at age 65. He shows her a choice of two income strategies:

If Bonnie chooses mutual funds within a managed account, she would need a steady return of over 17% to reach her income goal.

Bonnie knows her income could go up and down, depending on the performance of her portfolio, and may eventually run out.

1 — Withdraw 4% from mutual funds within a managed account

$100,000	Initial investment
17.125%	Required rate of return
$185,625	Account value needed
4%†	Withdrawal rate
$7,425	**Not guaranteed** for life

2 — Purchase a fixed indexed annuity with *Lincoln Lifetime Income*SM *Edge 2.0**

$100,000	Initial investment
7%	Protected Income Base growth
$135,000	Protected Income Base
5.5%	**Guaranteed** withdrawal rate
$7,425	**Guaranteed** for life

The 7% guarantee to the Protected Income Base gives Bonnie a reliable future income check.

Bonnie's $7,425 annual income will stay steady through market ups and downs, protected and guaranteed for life.

When you do the math, a fixed indexed annuity with *Lincoln Lifetime Income* Edge 2.0 gives you more!

Steady, predictable growth.	Lower growth needed to reach the goal of $7,425 income.	A guaranteed withdrawal rate of 5.5%.	Guaranteed lifetime income!

*Lincoln Lifetime IncomeSM Edge 2.0 is an optional income benefit available for an additional cost of 0.95% (1.50% maximum).
†Wade Pfau, "How Much of Your Savings Can You Spend Each Year in Retirement? The Answer, Updated for 2018," *Forbes*, Jan. 10, 2018.

For use with the general public.

Contact your Lincoln representative to see how protected lifetime income can give you more certainty about your lifestyle in retirement.

| 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 |

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Important information:

Lincoln fixed indexed annuities 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.**

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 they are already afforded tax-deferred status.

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

Lincoln Lifetime Income[SM] Edge 2.0 is an optional Guaranteed Lifetime Withdrawal Benefit (GLWB) rider (form ICC18AR-343 (10/18) and state variations) available for an additional 0.95% charge (1.50% 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.

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