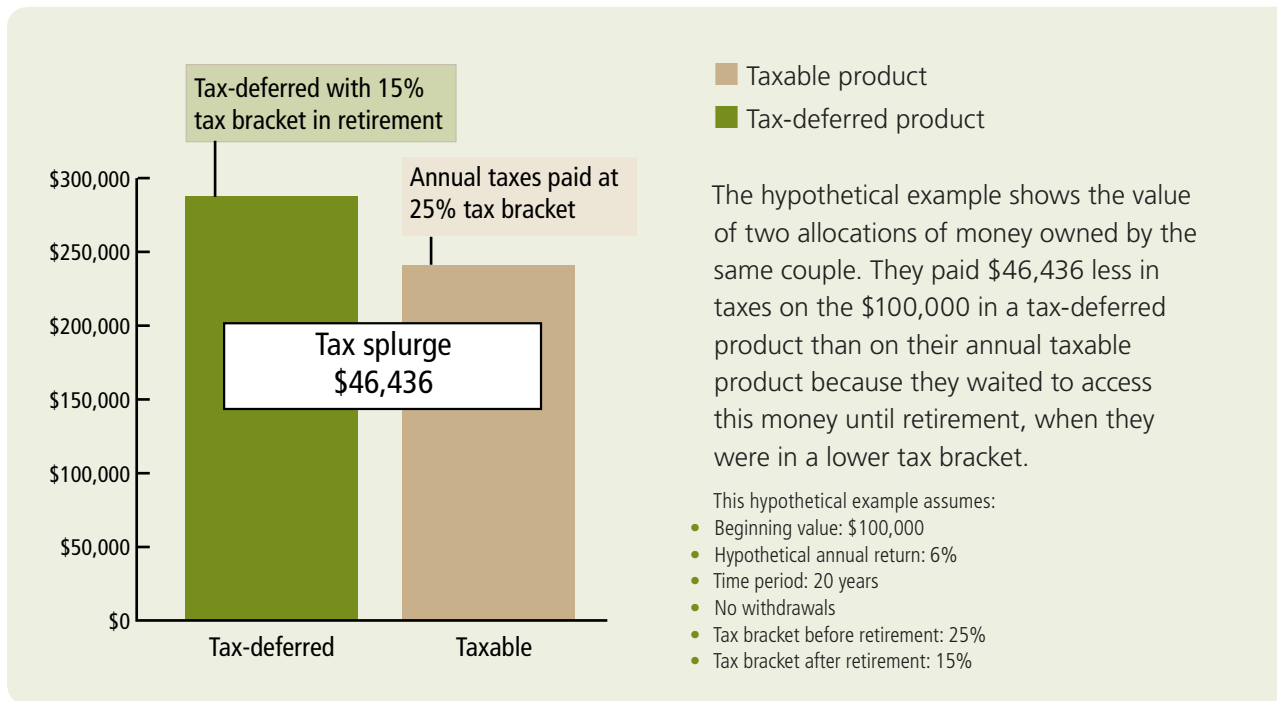




Are you splurging on your taxes?

You work hard for your retirement savings. You want to be sure you are not spending more on taxes than you have to.

Using a tax-deferred retirement savings product, such as a Lincoln fixed annuity, allows you to delay paying your taxes until you take your money out of the annuity. If you don't need the money until you retire, you may be in a lower tax bracket at that time, which means you may owe less in taxes.



Saving the money they would have otherwise had to pay in taxes with a taxable product and keeping it in their contract allowed that money to work toward their retirement savings. More money working for you may help you to reach your goals.

Tax-deferred products, such as Lincoln fixed annuities, may offer a way to let more money work toward your retirement. Instead of splurging on taxes today, consider a Lincoln fixed annuity to help secure your financial future.

Taxable and tax-deferred products provide different features and benefits. You should carefully consider these features when deciding which of these products can help you reach your goals.

Products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

Contact your agent or broker for more information

Hello future.®

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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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 fixed 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 backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

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Contract may be referred to as "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 appropriate issuing insurance company to a group annuity trust.

The exact terms of the annuity are contained in the contracts and any attached riders, which will control the appropriate 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 Lincoln representative.

Withdrawals are subject to income taxes, and, if withdrawn before age 59½, a 10% federal penalty tax may apply. Withdrawals in excess of the annual free withdrawal amount are subject to applicable 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.