



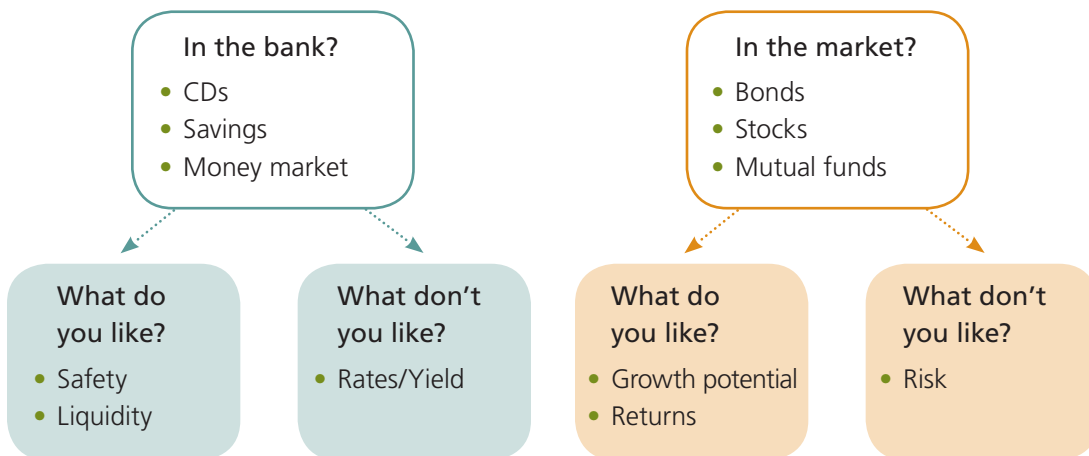
Lincoln New Directions[®] fixed indexed annuity

Where's your money?

Know your options

Like everyone else, you want the best opportunities for your nest egg. When looking for a place for your retirement savings, you typically want security and growth potential. Most people choose financial products offered by banks, invest in the market, or do a combination of the two.

How much of your retirement savings is:



Just about every strategy for growing assets has its advantages as well as its drawbacks. **But what if you could have a retirement savings solution that offered the things you like without the things you don't?**

Lincoln New Directions[®] fixed indexed annuity, issued by The Lincoln National Life Insurance Company, does just that! It helps bridge the gap between risk and reward by providing protection from market risk and opportunities for growth. In addition, you have options for receiving income, including receiving a guaranteed lifetime income.

See if *Lincoln New Directions[®] fixed indexed annuity is right for you!*

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

Let's talk about how a *Lincoln New Directions*[®] fixed indexed annuity can help you create a retirement planning strategy that can help you face the future with confidence.

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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Order code: FA-ND-FLI018



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A fixed indexed 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. It is not a stock market investment and does not directly participate in any stock or equity investments, or index. The index used is a price index and does not reflect dividends paid on the underlying stocks.

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 Illustration and Disclosure, Facts At-A-Glance, or contact your Lincoln representative.

Purchase of the contract through a qualified plan does not provide any additional tax-deferral benefits beyond those already provided through the plan. If you are purchasing the contract through a qualified plan, you should consider purchasing it for its death benefit, annuity payment options, and other non-tax-related benefits.

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 and a Market Value Adjustment.

Lincoln New Directions[®] fixed indexed annuities (contract form 94-523 and state variations) 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.**

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 Lincoln National Life Insurance Company to a group annuity trust.

Product and features are subject to state availability. Limitations and exclusions may apply. *Lincoln New Directions*[®] is not available in New York.