

Investor Advantage Monthly Performance Snapshot

August 2022

U.S. Equity (Build Your Own)

U.S. Equity Performance as of 8/31/22*	Fund Expense	Aug	YTD	1 Yr	3 Yr	5 Yr	10 Yr	2021	2020	2019	2018	2017
Large Cap Blend												
American Funds Growth-Income Fund	0.79	-3.37	-17.51	-14.27	8.19	9.01	11.60	23.80	13.25	25.85	-2.06	22.08
First Trust Capital Strength Portfolio	1.10	-3.76	-15.60	-10.16				25.29				
Franklin Rising Dividends VIP Fund	0.98	-3.42	-14.24	-8.82	10.44	11.13	11.85	26.63	15.85	29.16	-5.16	20.40
LVIP Delaware Social Awareness Fund	0.78	-3.58	-17.53	-13.97	11.49	10.93	12.12	25.99	19.27	31.51	-4.89	19.77
LVIP Dimensional U.S. Core Equity 1 Fund	0.73	-3.54	-14.75	-10.64	11.92	10.65	11.88	27.10	16.00	29.65	-7.60	20.45
LVIP Dimensional U.S. Core Equity 2 Fund	0.73	-3.35	-14.01	-9.77	12.21	10.06		27.46	15.05	28.51	-9.86	18.00
LVIP SSGA S&P 500 Index Fund	0.48	-4.12	-16.42	-11.65	11.83	11.27	12.52	28.10	17.74	30.87	-4.88	21.27
LVIP Vanguard Domestic Equity ETF Fund	0.56	-3.80	-16.85	-13.14	11.16	10.79	11.84	25.42	19.53	29.96	-5.17	19.87
S&P 500® Index		-4.08	-16.14	-11.23	12.39	11.82	13.08	28.71	18.40	31.49	-4.38	21.83
Large Cap Growth												
American Funds Growth Fund	0.85	-3.24	-25.56	-22.90	15.79	13.88	14.71	21.68	51.71	30.44	-0.50	27.98
ClearBridge Variable Aggressive Growth Portfolio	1.08	-2.55	-22.16	-25.44	4.11	3.50	9.11	10.04	17.73	24.75	-8.57	15.99
ClearBridge Variable Large Cap Growth Portfolio	0.99	-5.01	-28.02	-25.33	7.58	10.32	13.54	21.63	30.41	31.84	-0.23	25.44
LVIP Delaware U.S. Growth Fund	1.02	-4.37	-23.08	-20.34	11.12	10.99	12.09	17.74	43.69	26.88	-3.29	28.10
Fidelity® VIP Contrafund® Portfolio	0.85	-4.37	-23.80	-20.72	11.18	10.55	11.81	27.51	30.23	31.27	-6.64	21.59
Fidelity® VIP Growth Portfolio	0.85	-4.11	-19.56	-18.03	16.17	15.00	15.16	22.90	43.55	33.98	-0.43	34.81
LVIP SSGA Nasdaq-100® Index Fund	0.70	-5.18	-24.75	-21.18								
LVIP T. Rowe Price Growth Stock Fund	0.91	-5.39	-33.64	-34.02	5.75	8.26	12.27	20.18	36.13	30.73	-1.37	33.36
LVIP Wellington Capital Growth Fund	0.95	-4.83	-28.37	-29.38	9.35	13.11	14.64	16.82	42.67	41.03	1.10	35.52
MFS® VIT Growth Series	0.96	-6.06	-26.70	-25.45	8.42	12.38	13.89	23.24	31.54	37.78	2.41	31.08
Putnam VT Sustainable Future Fund **	0.99	-3.94	-28.69	-35.40	7.54	8.63	11.03	6.07	52.62	30.01	-4.94	10.71
Putnam VT Sustainable Leaders Fund **	0.89	-4.29	-21.02	-19.67	11.41	12.68	14.13	23.56	28.71	36.36	-1.53	29.22
Russell 1000® Growth Index		-4.66	-23.19	-19.06	14.51	14.78	15.09	27.60	38.49	36.39	-1.51	30.21
Large Cap Value												
American Funds Washington Mutual Investors Fund	0.77	-2.96	-11.53	-4.87	10.69	8.44	10.97	27.51	8.47	21.03	-8.92	16.70
American Century VP Large Company Value Fund	0.87	-3.06	-6.50	-3.13	8.96	7.82	9.82	21.53	2.49	27.31	-8.19	10.96
LVIP Delaware Value Fund	0.99	-2.48	-8.35	-2.54	7.15	7.32	10.21	22.04	0.13	19.60	-3.00	13.53
Invesco V.I. Comstock Fund	0.99	-2.27	-3.99	1.32	12.81	9.34	10.86	33.04	-1.09	24.94	-12.37	17.57
Invesco V.I. Diversified Dividend Fund	0.93	-2.00	-5.38	-2.13	6.77	6.25	9.64	18.59	-0.13	24.77	-7.81	8.35
LVIP MFS Value Fund	0.87	-2.66	-10.36	-6.75	8.33	7.79	10.71	25.15	3.40	29.52	-10.22	17.33
LVIP SSGA Large Cap 100 Fund	0.60	-4.24	-12.23	-7.80	10.19	7.83	11.55	31.54	2.72	26.99	-11.34	18.47
Putnam VT Large Cap Value Fund	0.81	-1.73	-6.28	-2.71	12.49	10.58	12.16	27.30	5.80	30.40	-8.49	18.77
Russell 1000® Value Index		-2.98	-9.85	-6.23	8.87	7.86	10.52	25.16	2.80	26.54	-8.27	13.66

Represents fund level performance. Product level charges would reduce the performance shown. Quoted performance data represents past performance; past performance does not guarantee or predict future performance. Current performance may be lower or higher than the performance data quoted. Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost. To obtain performance information current to the most recent month-end, a prospectus, or summary prospectus, go to www.LincolnFinancial.com or call 888-868-2583. Investors should consider a fund's investment objective, risks, charges and expenses before investing. The fund prospectus and, if available, the summary prospectus contain this and other important information. Please read the prospectus carefully before investing.

* Returns are non-standardized. Total return reflects performance without adjusting for sales charges or the effects of taxation, but is adjusted to reflect all actual ongoing fund expenses and assumes reinvestment of dividends and capital gains. Returns prior to the inception of the risk overlay are not shown. Fund expenses shown are as of May 1, 2022.

** Available in Lincoln Investor Advantage Pro Only

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

The LVIP Risk Managed Funds are a separate series of the Lincoln Variable Insurance Products Trust, a registered investment company offered solely to separate accounts that fund variable annuity and variable life insurance contracts of The Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York, their affiliates and third party insurance companies. You cannot purchase shares of the Funds directly.

Variable annuities are long-term investment products that offer options for guaranteed growth and income (available for an additional charge), tax efficient income, and death benefit protection. To decide if a variable annuity is right for you, you should consider that an annuity's value will fluctuate with the market, that there are different types of associated costs, and that all guarantees, including those for optional features, are subject to the claims-paying ability of the issuer.

U.S. Equity (Build Your Own)

U.S. Equity Performance as of 8/31/22*	Fund Expense	Aug	YTD	1 Yr	3 Yr	5 Yr	10 Yr	2021	2020	2019	2018	2017
Mid Cap Blend												
ClearBridge Variable Mid Cap Portfolio	1.07	-4.78	-22.86	-19.28	7.85	7.03	9.97	28.39	15.10	32.65	-12.80	12.55
LVIP Delaware SMID Cap Core Fund	1.10	-2.05	-13.20	-10.39	9.38	8.01	10.22	22.83	10.74	29.25	-12.40	18.38
Fidelity® VIP Mid Cap Portfolio	0.86	-3.02	-15.73	-11.49	11.14	7.67	10.03	25.31	17.87	23.17	-14.77	20.54
LVIP SSGA Mid-Cap Index Fund	0.59	-3.15	-13.95	-10.93	9.90	8.06		24.06	12.90	25.50	-11.61	15.58
Russell Midcap® Index		-3.14	-16.53	-14.82	9.36	9.17	11.61	22.58	17.10	30.54	-9.06	18.52
Mid Cap Growth												
Franklin Small-Mid Cap Growth VIP Fund	1.18	-3.90	-30.72	-34.07	7.42	9.36	10.61	9.86	55.01	31.26	-5.46	21.30
Delaware Ivy VIP Mid Cap Growth Portfolio	1.10	-5.04	-28.17	-28.11	10.64	13.54	12.38	16.36	49.00	37.94	-0.06	26.89
LVIP Baron Growth Opportunities Fund	1.14	-5.90	-27.53	-25.27	7.23	10.32	11.65	18.72	34.08	36.38	-3.93	27.24
LVIP T. Rowe Price Structured Mid-Cap Growth Fund	0.96	-1.78	-22.13	-23.14	7.77	10.85	12.44	13.56	31.37	37.06	-3.31	24.44
Russell Midcap® Growth Index		-3.28	-25.09	-26.69	6.98	10.16	12.06	12.73	35.59	35.47	-4.75	25.27
Mid Cap Value												
LVIP Delaware Mid Cap Value Fund	0.76	-2.55	-10.44	-3.99	9.49	7.75	10.60	31.45	0.16	29.97	-15.04	17.34
LVIP Wellington SMID Cap Value Fund	1.03	-4.00	-12.09	-6.02	9.13	6.64	9.49	27.88	1.52	30.27	-14.75	13.15
Russell Midcap® Value Index		-3.06	-11.80	-7.80	9.55	7.49	10.81	28.34	4.96	27.06	-12.29	13.34
Small Cap Blend												
LVIP SSGA Small-Cap Index Fund	0.63	-2.10	-17.53	-18.43	7.88	6.23	9.28	14.27	18.90	24.72	-11.59	13.92
Invesco V.I. Main Street Small Cap Fund®	1.09	-3.72	-15.21	-12.74	11.64	8.58	11.23	22.26	19.64	26.13	-10.54	13.91
Russell 2000® Index		-2.05	-17.16	-17.88	8.59	6.95	10.01	14.82	19.96	25.52	-11.01	14.65
Small Cap Growth												
Delaware Ivy VIP Small Cap Growth Portfolio	1.14	-2.03	-21.08	-26.29	6.03	8.11	9.23	3.99	37.66	23.37	-4.11	23.12
Russell 2000® Growth Index		-0.94	-22.29	-25.26	5.93	6.69	10.16	2.83	34.63	28.48	-9.31	22.17
Small Cap Value												
Delaware VIP® Small Cap Value Series	1.05	-3.69	-13.07	-6.37	9.00	6.09	9.32	34.01	-2.18	27.72	-16.94	11.76
Franklin Small Cap Value VIP Fund	1.01	-3.96	-13.27	-10.87	9.34	7.06	9.86	25.17	5.13	26.23	-13.01	10.56
LVIP Channing Small Cap Value Fund	1.12	-3.84										
LVIP SSGA Small-Mid Cap 200 Fund	0.63	-3.68	-11.76	-9.89	12.90	6.54	9.35	33.32	5.72	19.52	-13.67	6.07
Russell 2000® Value Index		-3.16	-12.17	-10.18	10.37	6.56	9.49	28.27	4.63	22.39	-12.86	7.84
Defined Outcome Funds**												
Lincoln S&P 500 Buffer Fund May	1.05	-2.17	-6.11	-3.93								
Lincoln S&P 500 Buffer Fund Aug	1.05	-3.57	-8.36	-5.80								
Lincoln S&P 500 Buffer Fund Nov	1.05	-1.79	-7.63									
Lincoln S&P 500 Buffer Fund Feb	1.05	-2.35										
S&P 500® Price Return Index		-4.24	-17.02	-12.55	10.56	9.86	10.89	26.89	16.26	28.88	-6.24	19.42
Lincoln S&P 500 Ultra Buffer Fund May	1.05	-1.28	-3.29	-2.16								
Lincoln S&P 500 Ultra Buffer Fund Aug	1.05	-2.42	-5.34	-3.95								
Lincoln S&P 500 Ultra Buffer Fund Nov	1.05	-0.38	-3.45									
Lincoln S&P 500 Ultra Buffer Fund Feb	1.05	-1.40										
S&P 500® Price Return Index		-4.24	-17.02	-12.55	10.56	9.86	10.89	26.89	16.26	28.88	-6.24	19.42
Lincoln Nasdaq-100 Buffer Fund Jun	1.20	-2.37	-10.50	-8.77								
Lincoln Nasdaq-100 Buffer Fund Sept	1.20	-3.19	-11.42									
Lincoln Nasdaq-100 Buffer Fund Dec	1.20	-3.16	-13.81									
Lincoln Nasdaq-100 Buffer Fund Mar	1.20	-3.23										
Invesco QQQ Trust™, Series 1***		-5.13	-24.78	-21.23								

** Available in Lincoln Investor Advantage Pro Only

*** Invesco QQQ is an exchange-traded fund that tracks the Nasdaq-100 Index™. The Index includes the 100 largest non-financial companies listed on the Nasdaq based on market cap.

Global/International (Build Your Own)

Global/International Equity Performance as of 8/31/22*	Fund Expense	Aug	YTD	1 Yr	3 Yr	5 Yr	10 Yr	2021	2020	2019	2018	2017
International Blend												
American Funds International Fund	1.04	-3.61	-22.21	-26.91	-1.01	-0.35	4.48	-1.71	13.66	22.67	-13.41	31.89
First Trust International Developed Capital Strength Portfolio	1.20	-7.16	-22.15	-20.85				19.24				
LVIP Dimensional International Core Equity Fund	0.87	-5.30	-18.42	-19.07	3.47	0.89		12.94	6.61	20.53	-17.75	27.01
LVIP SSGA International Index Fund	0.62	-5.96	-20.29	-20.65	1.77	1.00	4.36	10.78	7.58	21.28	-13.92	24.38
LVIP Vanguard International Equity ETF Fund	0.58	-4.68	-19.29	-20.83	2.62	1.27	4.47	7.89	10.61	21.90	-14.92	27.99
MSCI EAFE Index (net dividends)		-4.75	-19.57	-19.80	2.39	1.63	5.00	11.26	7.82	22.01	-13.79	25.03
International Growth												
Invesco V.I. EQV International Equity Fund	1.14	-5.58	-21.46	-21.84	1.02	1.59	4.40	5.61	13.74	28.24	-15.20	22.73
LVIP MFS International Growth Fund	1.03	-5.34	-19.37	-18.67	3.94	5.14	6.52	10.97	14.25	27.25	-8.46	31.53
Invesco Oppenheimer V.I. International Growth Fund	1.25	-6.84	-28.76	-31.07	2.46	0.69	4.73	10.12	21.04	27.95	-19.55	26.44
MSCI EAFE Growth Index (net dividends)		-6.07	-25.80	-25.77	2.32	3.14	6.05	11.25	18.29	27.90	-12.83	28.86
International Value												
LVIP Mondrian International Value Fund	0.99	-7.06	-16.16	-16.92	0.49	-0.47	3.28	10.99	-5.21	17.95	-11.70	21.04
LVIP SSGA Developed International 150 Fund	0.64	-4.74	-13.25	-14.63	2.26	-0.75	4.85	12.87	-4.34	15.13	-15.44	23.25
MFS® VIT II International Intrinsic Value Portfolio	1.14	-7.73	-26.80	-25.70	1.94	3.38	7.66	10.28	20.21	25.65	-9.72	26.82
Templeton Foreign VIP Fund	1.16	-4.17	-14.73	-17.29	-0.22	-2.63	1.62	4.10	-1.34	12.49	-15.54	16.62
MSCI EAFE Value Index (net dividends)		-3.37	-13.31	-13.91	1.89	-0.29	3.70	10.89	-2.63	16.09	-14.78	21.44
Global/International Equity Performance as of 8/31/22*	Fund Expense	Aug	YTD	1 Yr	3 Yr	5 Yr	10 Yr	2021	2020	2019	2018	2017
World Equity												
American Funds Global Growth Fund	0.92	-4.72	-26.24	-27.06	7.72	7.77	10.59	16.14	30.17	34.87	-9.24	31.11
American Funds Global Small Capitalization Fund	1.15	-2.58	-28.72	-33.09	2.50	4.39	7.60	6.43	29.39	31.24	-10.81	25.62
LVIP Loomis Sayles Global Growth Fund	1.12	-3.66	-23.54	-28.43	5.08			5.75	34.32	30.14		
MSCI All Country World Index (net dividends)		-3.68	-17.75	-15.88	8.03	6.97	8.70	18.54	16.25	26.60	-9.41	23.97
Emerging Markets												
American Funds New World Fund®	1.07	-2.67	-22.80	-26.13	3.49	3.18	4.89	4.63	23.29	28.82	-14.25	29.06
Delaware VIP® Emerging Markets Series	1.48	-0.67	-24.02	-24.64	2.66	-0.07	3.79	-3.13	24.69	22.25	-16.03	40.23
LVIP SSGA Emerging Markets Equity Index Fund	0.75	-0.62	-19.04	-23.54	1.24			-3.54	16.91	17.46		
LVIP SSGA Emerging Markets 100 Fund	0.72	-1.26	-13.35	-15.66	2.70	-1.77	1.06	8.51	2.40	7.35	-12.54	23.51
MSCI Emerging Markets Index (net dividends)		0.42	-17.49	-21.80	2.74	0.59	2.92	-2.54	18.31	18.44	-14.58	37.28

Fixed Income/Other (Build Your Own)

Fixed Income Performance as of 8/31/22*	Fund Expense	Aug	YTD	1 Yr	3 Yr	5 Yr	10 Yr	2021	2020	2019	2018	2017
Core Bonds												
American Funds Mortgage Fund	0.75	-2.72	-7.53	-8.01	-0.74	0.22	1.02	-0.78	6.38	4.80	0.07	0.97
JPMorgan Insurance Trust Core Bond Portfolio	0.79	-2.39	-10.17	-11.13	-2.01	0.41	1.16	-1.66	7.68	7.87	-0.23	3.30
LVIP American Preservation Fund	0.83	-1.62	-5.31	-5.87	-0.24	0.57	0.68	-0.86	5.44	4.06	0.51	1.33
LVIP Delaware Bond Fund	0.71	-2.52	-11.69	-12.86	-2.01	0.38	1.16	-2.14	9.48	8.83	-1.18	4.00
LVIP Vanguard Bond Allocation Fund	0.62	-3.09	-11.22	-12.29	-2.70	-0.36	0.44	-1.54	5.42	7.20	-0.39	2.69
LVIP SSGA Bond Index Fund	0.61	-2.83	-11.04	-12.08	-2.54	-0.04	0.76	-2.22	7.23	7.97	-0.58	2.92
LVIP Western Asset Core Bond Fund	0.75	-2.97	-13.72	-14.78	-2.73	0.06		-1.97	8.73	10.21	-1.27	4.27
Putnam VT Income Fund	0.82	-3.12	-10.83	-12.70	-3.50	0.39	1.69	-4.59	5.72	11.89	0.20	5.59
Multi-Sector Bonds												
Columbia VP Strategic Income Fund	0.93	-1.66	-9.22	-9.86	0.17	1.75	2.70	1.63	6.62	10.22	-0.64	5.90
LVIP Delaware Diversified Income Fund	0.84	-2.49	-12.03	-13.07	-1.45	0.62	1.41	-1.62	10.69	10.08	-2.29	4.89
Fidelity® VIP Strategic Income Portfolio	0.91	-1.80	-10.42	-10.51	0.35	1.49	2.63	3.44	7.25	10.66	-2.82	7.54
Lord Abbett Series Fund Bond Debenture Portfolio	0.89	-1.55	-11.69	-12.11	-0.27	1.78	4.16	3.28	7.30	13.35	-4.02	9.21
PIMCO VIT Dynamic Bond Portfolio ¹	1.11	-1.43	-5.31	-5.67	0.87	1.33	1.76	1.19	4.70	4.83	0.93	4.90
Virtus Newfleet Multi-Sector Intermediate Bond Series	0.92	-1.27	-8.86	-9.42	-0.16	1.27	2.81	1.07	6.53	10.47	-2.66	6.72
Bloomberg U.S. Aggregate Bond Index		-2.83	-10.75	-11.52	-2.00	0.52	1.35	-1.54	7.51	8.72	0.01	3.54
Short-Term Bonds												
Lord Abbett Series Fund Short Duration Income Portfolio	0.83	-0.66	-4.40	-4.73	-0.01	1.09		0.63	3.13	5.06	1.15	2.19
LVIP Delaware Limited-Term Diversified Income Fund	0.83	-0.75	-4.13	-4.86	-0.29	0.72	0.78	-1.04	4.17	4.80	0.02	1.93
LVIP PIMCO Low Duration Bond Fund	0.75	-0.54	-4.64	-5.42	-0.53	0.44		-0.89	3.83	3.11	0.90	1.43
LVIP SSGA Short-Term Bond Index Fund	0.61	-0.67	-3.46	-4.18	-0.10			-0.77	3.40	4.53		
ICE Bank of America Merrill Lynch US Treasuries 1 - 3 Year Index		-0.72	-3.21	-3.82	-0.12	0.78	0.72	-0.55	3.10	3.55	1.58	0.42
International/Global Bonds												
Columbia VP Emerging Markets Bond Fund	1.01	-0.78	-17.22	-19.43	-4.31	-1.89	0.92	-2.45	7.16	12.08	-7.38	11.69
LVIP Global Income Fund	0.90	-4.41	-15.10	-17.42	-5.31	-1.59	-0.50	-5.33	6.52	6.47	1.65	4.79
PIMCO VIT Emerging Markets Bond Portfolio ¹	1.12	-0.84	-16.77	-19.57	-4.03	-0.99	1.21	-2.66	6.60	14.65	-4.83	9.76
Templeton Global Bond VIP Fund	0.86	-2.73	-7.43	-9.45	-5.33	-2.94	-0.52	-5.01	-5.35	1.86	1.90	1.76
FTSE World Government Bond Index		-4.35	-17.05	-19.82	-5.81	-2.29	-1.12	-6.97	10.11	5.90	-0.84	7.49
High Yield Bonds												
Delaware Ivy VIP High Income Portfolio	0.95	-1.80	-11.60	-10.86	0.50	1.84	4.03	6.06	6.03	11.19	-2.11	6.68
LVIP Delaware High Yield Fund	1.04	-1.84	-10.80	-10.20	0.85	2.25	3.57	4.59	6.89	16.12	-4.76	7.26
LVIP JPMorgan High Yield Fund	0.91	-2.58	-10.23	-9.80	0.80	2.07	3.71	6.17	5.30	12.70	-3.10	6.51
Bloomberg U.S. High-Yield 2% Issuer Capped Bond Index		-2.30	-11.21	-10.61	1.00	2.57	4.50	5.26	7.05	14.32	-2.08	7.50
TIPS												
LVIP BlackRock Inflation Protected Bond Fund	0.73	-2.19	-1.99	-0.91	2.35	2.70	0.96	4.41	5.02	5.62	0.02	1.94
Other												
Eaton Vance VT Floating-Rate Income Fund	1.18	0.92	-2.78	-1.96	1.55	2.15	2.73	3.63	2.00	7.08	-0.07	3.44
LVIP Delaware Diversified Floating Rate Fund	0.87	0.29	-1.16	-1.23	0.39	1.03	0.96	0.14	1.12	4.34	0.02	2.28
LVIP Government Money Market Fund	0.67	0.12	0.23	0.24	0.28	0.64	0.34	0.01	0.19	1.54	1.12	0.17
7 Day Money Market Yield as of 8/31/2022: 1.57%												
FTSE 3 Month Treasury Bill		0.15	0.43	0.44	0.56	1.10	0.64	0.05	0.58	2.25	1.86	0.84

Alternatives Performance as of 8/31/22*	Fund Expense	Aug	YTD	1 Yr	3 Yr	5 Yr	10 Yr	2021	2020	2019	2018	2017
Alternative Strategies												
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio	1.40	-1.51	-6.17	-6.93	1.64	1.24		4.66	6.58	8.60	-7.09	5.14
Guggenheim VT Long Short Equity	1.60	-7.94	-17.17	-12.32	5.23	1.34	3.55	23.80	4.93	5.54	-12.94	14.85
Guggenheim VT Multi-Hedge Strategies	2.02	-0.65	-1.73	-2.81	4.02	3.25	2.46	8.10	7.39	5.01	-5.07	3.67
Putnam VT Multi-Asset Absolute Return Fund	1.20	0.11	-0.73	-1.46	-3.69	-1.60	0.40	0.75	-7.38	5.91	-7.84	6.98
ICE Bank of America Merrill Lynch USD 3-Month Deposit Offered Rate Constant Maturity Index		0.18	0.27	0.30	0.75	1.31	0.88	0.17	1.08	2.60	2.08	1.11
Alternative Assets-Infrastructure												
ALPS/Alerian Energy Infrastructure Portfolio	1.30	-0.09	20.86	24.98	9.27	4.36		37.77	-25.12	20.41	-18.96	-0.84
Morgan Stanley VIF Global Infrastructure Portfolio	1.12	-4.04	-5.67	-3.69	4.02	4.38	7.28	14.00	-1.43	27.87	-7.89	12.54
Dow Jones Brookfield Global Infrastructure Index		-3.66	-2.01	2.36	5.42	5.93	8.29	20.86	-6.17	29.84	-7.04	16.74
Alternative Assets-Commodities												
Columbia VP Commodity Strategy Fund	1.00	0.76	25.10	30.17	19.88	9.51		32.01	-1.55	7.78	-14.17	1.71
PIMCO VIT CommodityRealReturn® Strategy Portfolio ¹	1.03	-2.18	19.69	24.39	19.68	10.03	-1.04	33.11	1.23	11.35	-14.20	2.05
Bloomberg Commodity Index		0.09	23.59	27.72	17.15	8.75	-1.15	27.11	-3.12	7.69	-11.25	1.70
Alternative Assets-Hard Assets												
VanEck VIP Global Resources Fund	1.34	2.45	9.12	15.94	18.66	6.91	0.57	18.68	18.83	11.55	-28.42	-1.97
S&P 500 North American Natural Resources		0.62	25.27	40.81	16.27	8.55	3.45	39.94	-19.01	17.63	-21.07	1.23
Alternative Assets-Private Equity												
ALPS/Red Rocks Global Opportunity Portfolio	1.64	-6.72	-27.36	-25.19	4.14	4.52		23.93	9.25	39.84	-12.53	24.96
MSCI World Index (net dividends)		-4.18	-17.78	-15.08	8.77	7.85	9.47	21.82	15.90	27.67	-8.71	22.40
Real Estate												
LVIP Delaware REIT Fund	1.12	-5.75	-19.00	-10.62	1.35	3.90	5.83	42.54	-10.64	26.50	-7.52	1.27
FTSE NAREIT Equity REITs		-5.97	-18.17	-9.96	3.28	5.63	7.45	43.24	-8.00	26.00	-4.62	5.23
LVIP BlackRock Global Real Estate Fund	1.04	-7.34	-23.11	-20.66	0.05	2.57	4.21	27.69	-2.45	24.60	-8.57	10.58
FTSE EPRA/NAREIT Developed Index		-6.49	-19.95	-16.93	-1.48	1.75	4.41	26.09	-9.04	21.91	-5.63	10.36
Sector												
Delaware Ivy VIP Energy Portfolio	1.22	5.96	52.37	76.15	15.74	2.86	-0.02	42.00	-36.83	3.48	-34.14	-12.64
S&P 1500 Energy		2.80	48.32	74.33	18.68	9.67	4.21	55.15	-33.81	10.05	-19.31	-2.05
Delaware Ivy VIP Science and Technology Portfolio	1.14	-4.97	-27.00	-27.18	8.70	11.24	13.44	15.17	35.36	49.48	-5.23	32.12
S&P North American Technology		-5.74	-27.76	-26.03	14.12	16.44	17.80	26.40	45.15	42.68	2.88	37.78
MFS® VIT Utilities Series	1.03	-0.50	1.81	5.92	8.65	8.85	9.04	13.82	5.62	24.80	0.81	14.49
S&P 500® Index		-4.08	-16.14	-11.23	12.39	11.82	13.08	28.71	18.40	31.49	-4.38	21.83
Putnam VT Global Health Care Fund	0.99	-5.82	-12.55	-9.04	12.40	9.30	12.69	19.40	16.28	30.29	-0.59	15.30
MSCI World/Health Care (net dividends)		-6.02	-12.97	-11.02	10.36	8.86	11.59	19.80	13.52	23.24	2.51	19.80

1 Only available for purchases prior to January 9, 2017

Represents fund level performance. Product level charges would reduce the performance shown. Quoted performance data represents past performance; past performance does not guarantee or predict future performance. Current performance may be lower or higher than the performance data quoted. Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost. To obtain performance information current to the most recent month-end, a prospectus, or summary prospectus, go to www.LincolnFinancial.com or call 888-868-2583. Investors should consider a fund's investment objective, risks, charges and expenses before investing. The fund prospectus and, if available, the summary prospectus contain this and other important information. Please read the prospectus carefully before investing.

*Returns are non-standardized. Total return reflects performance without adjusting for sales charges or the effects of taxation, but is adjusted to reflect all actual ongoing fund expenses and assumes reinvestment of dividends and capital gains. Returns prior to the inception of the risk overlay are not shown. Fund expenses shown are as of May 1, 2022.

Asset Allocation (Choose Your Own)

Asset Allocation Performance as of 8/31/22*	Fund											
	Expense	Aug	YTD	1 Yr	3 Yr	5 Yr	10 Yr	2021	2020	2019	2018	2017
Global Growth												
American Funds Capital Income Builder®	0.77	-2.96	-10.05	-7.22	4.71	3.86		14.68	4.11	17.62	-7.25	12.65
Dimensional/Vanguard Global Growth Allocation Model ²	0.62	-3.70	-15.02	-13.65	5.90	5.86	7.16	13.82	13.92	21.25	-6.08	16.21
Franklin Allocation VIP Fund	0.92	-3.76	-15.64	-14.81	3.60	3.49	6.07	11.54	11.75	19.56	-9.58	11.78
LVIP American Growth Allocation Fund	0.94	-2.99	-15.79	-15.18	5.26	5.18	6.81	10.50	16.79	19.20	-5.34	17.15
LVIP SSGA Moderately Aggressive Index Allocation Fund	0.75	-3.71	-15.70	-14.97	4.71	4.39	5.98	11.09	13.99	19.43	-7.66	16.67
LVIP SSGA Moderately Aggressive Structured Allocation Fund	0.81	-3.57	-13.66	-12.94	4.94	3.67	5.85	13.39	9.01	17.14	-8.43	14.61
Global Growth Blended Composite (+)		-3.41	-15.47	-14.49	5.72	5.85	7.49	12.56	15.45	21.70	-6.00	16.62
Global Moderate												
American Funds Asset Allocation Fund	0.80	-2.67	-14.40	-12.61	5.75	5.74	8.24	14.84	12.16	20.93	-4.83	15.91
LVIP BlackRock Global Allocation Fund	0.98	-3.17	-15.00	-15.23	5.01			7.31	19.01			
Dimensional/Vanguard Moderate Allocation Model ²	0.71	-3.57	-13.55	-12.13	5.47	5.10		13.16	11.93	18.77	-6.69	13.33
Delaware Ivy VIP Asset Strategy Portfolio	0.87	-3.26	-15.66	-15.02	4.35	5.52	5.17	10.44	13.88	21.78	-5.44	18.27
JPMorgan Insurance Trust Global Allocation Portfolio	1.19	-3.65	-17.93	-17.32	3.08	3.44		9.26	15.40	16.58	-6.31	16.85
LVIP American Balanced Allocation Fund	0.92	-2.87	-14.44	-13.48	5.12	5.00	6.21	10.24	15.97	17.22	-4.39	14.41
LVIP SSGA Moderate Index Allocation Fund	0.75	-3.68	-14.92	-14.12	4.17	4.17	5.45	10.12	13.55	17.94	-6.50	14.26
LVIP SSGA Moderate Structured Allocation Fund	0.78	-3.55	-13.21	-12.46	4.39	3.60	5.39	11.87	9.59	16.28	-7.36	12.86
Global Moderate Blended Composite (+)		-3.29	-14.71	-13.90	4.91	5.36	6.79	10.64	14.99	19.95	-4.93	14.71
US Moderate												
American Century VP Balanced Fund	1.06	-3.51	-15.90	-13.59	4.52	5.64	6.73	15.48	12.27	19.38	-3.93	13.63
Fidelity® VIP Balanced Portfolio	0.71	-3.75	-15.67	-12.95	9.52	8.60	9.28	17.99	22.13	24.11	-4.44	16.12
First Trust Dorsey Wright Tactical Core Portfolio	1.30	-0.63	-13.56	-12.54	4.67	5.43		13.87	11.09	20.99	-8.09	17.49
First Trust/Dow Jones Dividend & Income Allocation Portfolio	1.19	-3.65	-13.45	-11.26	2.82	4.96	6.71	11.40	7.81	20.77	-4.91	13.47
Invesco V.I. Equity and Income Fund	0.80	-1.58	-8.91	-6.47	8.29	6.34	8.29	18.35	9.65	20.01	-9.73	10.78
MFS® VIT Total Return Series	0.86	-2.52	-10.95	-9.48	5.69	5.63	7.21	13.84	9.52	20.12	-5.87	12.02
Putnam VT George Putnam Balanced Fund	0.89	-3.52	-14.10	-12.76	6.46	7.29	8.42	14.04	15.32	24.00	-3.14	15.08
US Moderate Blended Composite (+)		-3.24	-14.26	-12.63	6.25	6.93	8.16	13.57	16.01	21.76	-3.49	13.38
Global Conservative												
Franklin Income VIP Fund	0.82	-2.21	-6.53	-2.75	4.82	4.72	5.67	16.59	0.58	16.05	-4.42	9.55
LVIP SSGA Conservative Index Allocation Fund	0.76	-3.43	-13.63	-13.34	2.13	2.89	3.88	6.10	11.91	14.54	-4.57	10.44
LVIP SSGA Conservative Structured Allocation Fund	0.82	-3.32	-12.48	-12.28	2.29	2.49	3.83	7.17	9.40	13.36	-5.25	9.43
PIMCO VIT All Asset Portfolio	1.34	-2.02	-10.75	-9.66	5.57	3.97	3.75	16.04	7.91	11.74	-5.45	13.38
Global Conservative Blended Composite (+)		-3.24	-13.33	-12.82	3.00	4.16	5.29	7.17	13.07	16.45	-2.97	10.48
US Conservative												
First Trust Multi Income Allocation Portfolio	1.16	-1.80	-6.17	-3.38	3.76	4.15		12.68	2.49	16.31	-4.44	6.05
US Conservative Blended Composite (+)		-3.10	-13.04	-12.17	3.58	4.88	5.93	8.35	13.43	17.36	-2.23	10.02

(+) The benchmark composites listed were inception on 6/6/2005 and have not changed their allocations. Fund performance is shown in comparison to a composite of various market indices blended corresponding to the target asset allocation of the relevant Fund. The composites are compiled by Lincoln Investment Advisors Corporation (LIAC), the Fund's adviser. Growth Blended Composite: 46% Russell (70% R1000; 10% R2000; 20% RMid Cap)/ 30% Bloomberg Barclays Capital U.S. Aggregate/ 20% MSCI EAFE (net)/ 4% MSCI EM (net). Moderate Blended Composite: 41% Russell (70% R1000; 10% R2000; 20% RMid Cap)/ 40% Bloomberg Barclays Capital U.S. Aggregate/ 15% MSCI EAFE (net)/ 4% MSCI EM (net). Conservative Blended Composite: 30% Russell (70% R1000; 10% R2000; 20% RMid Cap)/ 60% Bloomberg Barclays Capital U.S. Aggregate/ 10% MSCI EAFE (net). An index is unmanaged, and one cannot invest directly in an index. Indices do not reflect the deduction of any fees.

2. The allocation models shown are not mutual funds and the model performance shown does not represent performance of the actual underlying funds. Asset allocation model information is provided for illustrative purposes only and is not indicative of any product or performance. It does not portray any actual investment results and is not intended to provide investment advice. The model performance shown was obtained over a variety of market and economic conditions. Model performance was calculated using the weighted performance of the underlying funds, excluding variable annuity product fees (including but not limited to M&E (guarantee of principal death benefit), contract administration fees, rider fees, annual charges) but including fund expenses and reinvestment of dividend and capital gains. The share class used to calculate the model performance is the same share class used for all performance information. Model allocations are rebalanced on the first business day of each quarter resetting to their initial fund allocation.

The model performance information presented does not represent the actual performance of any product or service and was achieved through retroactive application of historical information with the benefit of hindsight. Returns shown are not standardized. Standardized total return information for all individual underlying funds reflected in the models can be found on pages 13-15. The model performance shown does not reflect actual performance for any specific fund and the model information above is for illustrative purposes only. Past performance does not guarantee or predict future performance. Asset allocation does not guarantee performance or protect against loss, including loss of principal.

Model Allocations

Dimensional/Vanguard Global Growth Allocation Model	Dimensional/Vanguard Moderate Allocation Model
30% LVIP Vanguard Bond Allocation Fund	40% LVIP Vanguard Bond Allocation Fund
25% LVIP Dimensional U.S. Core Equity 1 Fund	30% LVIP Dimensional U.S. Core Equity 2 Fund
25% LVIP Vanguard Domestic Equity ETF Fund	15% LVIP Dimensional International Core Equity Fund
20% LVIP Vanguard International Equity ETF Fund	15% LVIP Dimensional U.S. Core Equity 1 Fund

Investor Advantage B Share Performance as of 8/31/2022**

Fund Name	Aug.	YTD	1 yr	3 yr	5 yr	10 yr	2021	2020	2019	2018	2017
ALPS/Alerian Energy Infrastructure Portfolio	-0.18%	20.10%	23.80%	8.24%	3.38%	N/A	36.47%	-25.84%	19.27%	-19.72%	-1.78%
ALPS/Red Rocks Global Opportunity Portfolio	-6.80%	-27.82%	-25.90%	3.16%	3.53%	N/A	22.76%	8.22%	38.52%	-13.36%	23.78%
American Century VP Balanced Fund	-3.59%	-16.44%	-14.41%	3.53%	4.64%	5.73%	14.39%	11.21%	18.26%	-4.84%	12.55%
American Century VP Large Company Value Fund	-3.14%	-7.10%	-4.05%	7.93%	6.80%	8.79%	20.38%	1.52%	26.10%	-9.06%	9.92%
American Funds Asset Allocation Fund	-2.76%	-14.94%	-13.43%	4.75%	4.74%	7.23%	13.76%	11.10%	19.78%	-5.73%	14.81%
American Funds Capital Income Builder®	-3.04%	-10.62%	-8.10%	3.72%	2.88%	N/A	13.60%	3.13%	16.51%	-8.13%	11.58%
American Funds Global Growth Fund	-4.80%	-26.71%	-27.75%	6.70%	6.75%	9.54%	15.04%	28.94%	33.60%	-10.10%	29.88%
American Funds Global Small Capitalization Fund	-2.66%	-29.17%	-33.72%	1.53%	3.40%	6.57%	5.42%	28.17%	30.00%	-11.65%	24.44%
American Funds Growth Fund	-3.33%	-26.03%	-23.63%	14.70%	12.80%	13.62%	20.53%	50.28%	29.21%	-1.45%	26.77%
American Funds Growth-Income Fund	-3.46%	-18.03%	-15.09%	7.17%	7.98%	10.54%	22.63%	12.18%	24.66%	-2.98%	20.92%
American Funds International Fund	-3.70%	-22.70%	-27.60%	-1.95%	-1.29%	3.49%	-2.64%	12.58%	21.51%	-14.23%	30.65%
American Funds Mortgage Fund	-2.81%	-8.12%	-8.88%	-1.68%	-0.73%	0.07%	-1.72%	5.38%	3.81%	-0.88%	0.02%
American Funds New World Fund®	-2.76%	-23.28%	-26.83%	2.51%	2.21%	3.90%	3.64%	22.13%	27.60%	-15.06%	27.84%
American Funds Washington Mutual Investors Fund	-3.05%	-12.09%	-5.77%	9.64%	7.42%	9.91%	26.31%	7.45%	19.89%	-9.78%	15.60%
ClearBridge Variable Aggressive Growth Portfolio	-2.63%	-22.65%	-26.14%	3.13%	2.52%	8.08%	9.00%	16.62%	23.56%	-9.43%	14.89%
ClearBridge Variable Large Cap Growth Portfolio	-5.09%	-28.48%	-26.03%	6.56%	9.27%	12.48%	20.48%	29.18%	30.59%	-1.17%	24.27%
ClearBridge Variable Mid Cap Portfolio	-4.87%	-23.35%	-20.05%	6.83%	6.02%	8.93%	27.17%	14.01%	31.39%	-13.63%	11.48%
Columbia VP Commodity Strategy Fund	0.68%	24.31%	28.94%	18.75%	8.47%	N/A	30.76%	-2.48%	6.76%	-14.98%	0.75%
Columbia VP Emerging Markets Bond Fund	-0.87%	-17.75%	-20.19%	-5.21%	-2.82%	-0.02%	-3.38%	6.15%	11.03%	-8.26%	10.64%
Columbia VP Strategic Income Fund	-1.75%	-9.79%	-10.71%	-0.78%	0.79%	1.73%	0.67%	5.62%	9.18%	-1.58%	4.90%
Delaware Ivy VIP Asset Strategy Portfolio	-3.38%	-16.20%	-15.82%	3.36%	4.53%	4.17%	9.40%	12.80%	20.63%	-6.33%	17.15%
Delaware Ivy VIP Energy Portfolio	5.93%	51.41%	74.49%	14.65%	1.88%	-0.96%	40.66%	-37.43%	2.50%	-34.76%	-13.47%
Delaware Ivy VIP High Income Portfolio	-1.84%	-12.16%	-11.70%	-0.45%	0.88%	3.05%	5.06%	5.03%	10.14%	-3.04%	5.67%
Delaware Ivy VIP Mid Cap Growth Portfolio	-5.11%	-28.62%	-28.79%	9.59%	12.47%	11.32%	15.26%	47.59%	36.64%	-1.00%	25.70%
Delaware Ivy VIP Science and Technology Portfolio	-5.04%	-27.46%	-27.87%	7.67%	10.19%	12.37%	14.08%	34.08%	48.07%	-6.13%	30.87%
Delaware Ivy VIP Small Cap Growth Portfolio	-2.19%	-21.57%	-26.98%	5.03%	7.09%	8.20%	3.01%	36.36%	22.20%	-5.02%	21.95%
Delaware VIP® Emerging Markets Series	-0.76%	-24.50%	-25.35%	1.69%	-1.02%	2.81%	-4.05%	23.51%	21.10%	-16.82%	38.90%
Delaware VIP® Small Cap Value Series	-3.77%	-13.62%	-7.25%	7.97%	5.09%	8.28%	32.75%	-3.10%	26.51%	-17.73%	10.70%
Eaton Vance VT Floating-Rate Income Fund	0.83%	-3.39%	-2.88%	0.58%	1.19%	1.76%	2.62%	1.05%	6.12%	-1.01%	2.45%
Fidelity® VIP Balanced Portfolio	-3.84%	-16.20%	-13.78%	8.49%	7.58%	8.24%	16.88%	20.97%	22.94%	-5.34%	15.02%
Fidelity® VIP Contrafund® Portfolio	-4.45%	-24.28%	-21.47%	10.13%	9.50%	10.75%	26.31%	29.00%	30.03%	-7.52%	20.44%
Fidelity® VIP Growth Portfolio	-4.19%	-20.07%	-18.81%	15.07%	13.91%	14.07%	21.74%	42.19%	32.71%	-1.37%	33.54%
Fidelity® VIP Mid Cap Portfolio	-3.11%	-16.27%	-12.33%	10.09%	6.65%	8.99%	24.12%	16.75%	22.01%	-15.58%	19.40%
Fidelity® VIP Strategic Income Portfolio	-1.88%	-10.99%	-11.36%	-0.60%	0.53%	1.66%	2.55%	6.15%	9.61%	-3.74%	6.53%
First Trust Capital Strength Portfolio	-3.84%	-16.14%	-11.01%	N/A	N/A	N/A	24.11%	N/A	N/A	N/A	N/A
First Trust Dorsey Wright Tactical Core Portfolio	-0.71%	-14.10%	-13.37%	3.67%	4.43%	N/A	12.79%	10.04%	19.84%	-8.96%	16.38%
First Trust International Developed Capital Strength Portfolio	-7.24%	-22.64%	-21.60%	N/A	N/A	N/A	18.12%	N/A	N/A	N/A	N/A
First Trust Multi Income Allocation Portfolio	-1.89%	-6.77%	-4.29%	2.78%	3.18%	N/A	11.62%	1.52%	15.28%	-5.34%	5.05%
First Trust/Dow Jones Dividend & Income Allocation Portfolio	-3.73%	-14.00%	-12.10%	2.11%	4.13%	5.78%	11.19%	6.79%	19.63%	-5.81%	12.40%
Franklin Allocation VIP Fund	-3.84%	-16.18%	-15.62%	2.62%	2.51%	5.07%	10.48%	10.69%	18.43%	-10.43%	10.72%
Franklin Income VIP Fund	-2.30%	-7.12%	-3.67%	3.83%	3.73%	4.67%	15.48%	-0.37%	14.95%	-5.32%	8.51%
Franklin Rising Dividends VIP Fund	-3.50%	-14.79%	-9.69%	9.40%	10.08%	10.79%	25.43%	14.75%	27.94%	-6.06%	19.27%
Franklin Small Cap Value VIP Fund	-4.04%	-13.82%	-11.71%	8.31%	6.04%	8.82%	23.99%	4.14%	25.04%	-13.83%	9.52%
Franklin Small-Mid Cap Growth VIP Fund	-3.98%	-31.16%	-34.69%	6.40%	8.32%	9.57%	8.82%	53.54%	30.02%	-6.35%	20.16%
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio	-1.59%	-6.76%	-7.81%	0.68%	0.28%	N/A	3.67%	5.57%	7.58%	-7.97%	4.15%

**These returns are non-standardized and are measured from the inception date of the fund and predate its availability as an investment option in the variable annuity (separate account). This hypothetical representation depicts how the investment option would have performed had the fund been available in the variable annuity during the time period. It includes deductions for the M&E charge (guarantee of principal death benefit) and the contract administrative fee (if applicable). The cost for other riders with quarterly charges is not reflected. If applicable for this product, no flat fees, no surrender charges and no annual contract charges are reflected.

Quoted performance data represents past performance; past performance does not guarantee or predict future performance. Current performance may be lower or higher than the performance data quoted. Please keep in mind that double-digit returns are highly unusual and cannot be sustained. Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost. Variable products are sold by prospectus. For performance information current to the most recent month-end, a prospectus, or summary prospectus, go to www.LincolnFinancial.com or call 888-868-2583. Investors should consider a fund's investment objective, risks, charges and expenses before investing. The fund prospectus and, if available, the summary prospectus contain this and other important information. Please read the prospectus carefully before investing.

Investor Advantage B Share Performance as of 8/31/2022**

Fund Name	Aug.	YTD	1 yr	3 yr	5 yr	10 yr	2021	2020	2019	2018	2017
Guggenheim VT Long Short Equity	-8.02%	-17.69%	-13.15%	4.23%	0.38%	2.57%	22.63%	3.94%	4.54%	-13.76%	13.77%
Guggenheim VT Multi-Hedge Strategies	-0.74%	-2.35%	-3.73%	3.03%	2.28%	1.49%	7.08%	6.37%	4.02%	-5.97%	2.69%
Invesco Oppenheimer V.I. International Growth Fund	-6.92%	-29.21%	-31.72%	1.49%	-0.26%	3.74%	9.08%	19.90%	26.74%	-20.31%	25.25%
Invesco V.I. Comstock Fund	-2.36%	-4.60%	0.36%	11.74%	8.30%	9.81%	31.79%	-2.02%	23.76%	-13.20%	16.46%
Invesco V.I. Diversified Dividend Fund	-2.08%	-5.97%	-3.05%	5.76%	5.24%	8.61%	17.47%	-1.08%	23.59%	-8.68%	7.32%
Invesco V.I. Equity and Income Fund	-1.66%	-9.48%	-7.35%	7.26%	5.33%	7.27%	17.23%	8.61%	18.87%	-10.58%	9.73%
Invesco V.I. EQV International Equity Fund	-5.66%	-21.96%	-22.58%	0.06%	0.63%	3.41%	4.61%	12.66%	27.03%	-16.01%	21.57%
Invesco V.I. Main Street Small Cap Fund®	-3.80%	-15.75%	-13.57%	10.59%	7.55%	10.18%	21.11%	18.50%	24.94%	-11.39%	12.83%
JPMorgan Insurance Trust Core Bond Portfolio	-2.47%	-10.74%	-11.97%	-2.93%	-0.54%	0.21%	-2.59%	6.66%	6.85%	-1.17%	2.33%
JPMorgan Insurance Trust Global Allocation Portfolio	-3.74%	-18.45%	-18.11%	2.10%	2.47%	N/A	8.23%	14.31%	15.47%	-7.20%	15.74%
Lord Abbett Series Fund Bond Debenture Portfolio	-1.63%	-12.25%	-12.93%	-1.21%	0.82%	3.18%	2.30%	6.29%	12.28%	-4.93%	8.18%
Lord Abbett Series Fund Short Duration Income Portfolio	-0.75%	-5.00%	-5.63%	-0.96%	0.13%	N/A	-0.32%	2.16%	4.06%	0.19%	1.22%
Lincoln Nasdaq-100 Buffer Fund Jun ****	-2.45%	-11.07%	-9.63%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln Nasdaq-100 Buffer Fund Sep ****	-3.27%	-11.98%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln Nasdaq-100 Buffer Fund Dec ****	-3.24%	-14.36%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln Nasdaq-100 Buffer Fund Mar ****	-3.31%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Buffer Fund May ****	-2.26%	-6.70%	-4.84%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Buffer Fund Aug ****	-3.66%	-8.94%	-6.69%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Buffer Fund Nov ****	-1.87%	-8.21%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Fuffer Fund Feb ****	-2.43%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Ultra Buffer Fund May ****	-1.36%	-3.90%	-3.09%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Ultra Buffer Fund Aug ****	-2.51%	-5.94%	-4.86%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Ultra Buffer Fund Nov ****	-0.47%	-4.06%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Ultra Buffer Fund Feb ****	-1.48%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LVIP American Balanced Allocation Fund	-2.95%	-14.98%	-14.30%	4.12%	4.01%	5.21%	9.20%	14.88%	16.11%	-5.30%	13.33%
LVIP American Growth Allocation Fund	-3.08%	-16.32%	-15.98%	4.26%	4.19%	5.80%	9.46%	15.69%	18.07%	-6.24%	16.04%
LVIP American Preservation Fund	-1.71%	-5.91%	-6.76%	-1.19%	-0.38%	-0.27%	-1.80%	4.44%	3.08%	-0.45%	0.37%
LVIP Baron Growth Opportunities Fund	-5.98%	-27.99%	-25.97%	6.21%	9.27%	10.59%	17.60%	32.81%	35.09%	-4.84%	26.03%
LVIP BlackRock Global Allocation Fund	-3.25%	-15.54%	-16.04%	4.02%	N/A	N/A	6.29%	17.88%	N/A	N/A	N/A
LVIP BlackRock Global Real Estate Fund	-7.42%	-23.59%	-21.41%	-0.90%	1.60%	3.23%	26.49%	-3.37%	23.42%	-9.44%	9.54%
LVIP BlackRock Inflation Protected Bond Fund	-2.28%	-2.60%	-1.85%	1.38%	1.73%	0.00%	3.42%	4.02%	4.63%	-0.92%	0.97%
LVIP Channing Small Cap Value Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LVIP Delaware Bond Fund	-2.60%	-12.24%	-13.68%	-2.94%	-0.57%	0.21%	-3.07%	8.45%	7.80%	-2.11%	3.02%
LVIP Delaware Diversified Floating Rate Fund	0.20%	-1.78%	-2.16%	-0.56%	0.08%	0.00%	-0.80%	0.16%	3.36%	-0.93%	1.31%
LVIP Delaware Diversified Income Fund	-2.57%	-12.59%	-13.89%	-2.39%	-0.33%	0.45%	-2.55%	9.65%	9.04%	-3.21%	3.90%
LVIP Delaware High Yield Fund	-1.92%	-11.36%	-11.05%	-0.11%	1.29%	2.59%	3.60%	5.88%	15.02%	-5.66%	6.24%
LVIP Delaware Limited-Term Diversified Income Fund	-0.84%	-4.73%	-5.76%	-1.25%	-0.24%	-0.17%	-1.98%	3.13%	3.82%	-0.90%	0.95%
LVIP Delaware Mid Cap Value Fund	-2.64%	-11.01%	-4.89%	8.45%	6.73%	9.56%	30.21%	-0.79%	28.74%	-15.85%	16.23%
LVIP Delaware REIT Fund	-5.83%	-19.51%	-11.47%	0.39%	2.91%	4.83%	41.20%	-11.49%	25.30%	-8.39%	0.31%
LVIP Delaware SMID Cap Core Fund	-2.13%	-13.75%	-11.24%	8.34%	6.99%	9.18%	21.66%	9.69%	28.03%	-13.23%	17.26%
LVIP Delaware Social Awareness Fund	-3.66%	-18.05%	-14.79%	10.44%	9.88%	11.06%	24.80%	18.14%	30.27%	-5.79%	18.64%
LVIP Delaware U.S. Growth Fund	-4.45%	-23.57%	-21.09%	10.07%	9.94%	11.03%	16.63%	42.33%	25.68%	-4.21%	26.89%
LVIP Delaware Value Fund	-2.56%	-8.93%	-3.46%	6.13%	6.31%	9.17%	20.89%	-0.81%	18.47%	-3.92%	12.46%
LVIP Dimensional International Core Equity Fund	-5.38%	-18.93%	-19.84%	2.49%	-0.07%	N/A	11.87%	5.60%	19.39%	-18.53%	25.81%
LVIP Dimensional U.S. Core Equity 1 Fund	-3.62%	-15.29%	-11.49%	10.86%	9.60%	10.82%	25.90%	14.90%	28.43%	-8.48%	19.32%
LVIP Dimensional U.S. Core Equity 2 Fund	-3.44%	-14.55%	-10.62%	11.15%	9.02%	N/A	26.25%	13.96%	27.29%	-10.71%	16.89%
LVIP Global Income Fund	-4.49%	-15.64%	-18.20%	-6.21%	-2.52%	-1.44%	-6.23%	5.51%	5.46%	0.69%	3.80%
LVIP Government Money Market Fund	0.04%	-0.37%	-0.68%	-0.66%	-0.30%	-0.61%	-0.93%	-0.74%	0.58%	0.18%	-0.77%
7 Day Money Market Yield as of 08/31/2022: 0.62%											
LVIP JPMorgan High Yield Fund	-2.67%	-10.80%	-10.65%	-0.16%	1.10%	2.73%	5.16%	4.30%	11.63%	-4.01%	5.50%
LVIP Loomis Sayles Global Growth Fund	-3.74%	-24.02%	-29.11%	4.09%	N/A	N/A	4.75%	33.05%	28.91%	N/A	N/A
LVIP MFS International Growth Fund	-5.42%	-19.88%	-19.44%	2.95%	4.14%	5.51%	9.92%	13.17%	26.04%	-9.33%	30.29%

**These returns are non-standardized and are measured from the inception date of the fund and predate its availability as an investment option in the variable annuity (separate account). This hypothetical representation depicts how the investment option would have performed had the fund been available in the variable annuity during the time period. It includes deductions for the M&E charge (guarantee of principal death benefit) and the contract administrative fee (if applicable). The cost for other riders with quarterly charges is not reflected. If applicable for this product, no flat fees, no surrender charges and no annual contract charges are reflected.

Quoted performance data represents past performance; past performance does not guarantee or predict future performance. Current performance may be lower or higher than the performance data quoted. Please keep in mind that double-digit returns are highly unusual and cannot be sustained. Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost. Variable products are sold by prospectus. For performance information current to the most recent month-end, a prospectus, or summary prospectus, go to www.LincolnFinancial.com or call 888-868-2583. Investors should consider a fund's investment objective, risks, charges and expenses before investing. The fund prospectus and, if available, the summary prospectus contain this and other important information. Please read the prospectus carefully before investing.

****This fund is available in Investor Advantage Pro only.

Investor Advantage B Share Performance as of 8/31/2022**

Fund Name	Aug.	YTD	1 yr	3 yr	5 yr	10 yr	2021	2020	2019	2018	2017
LVIP MFS Value Fund	-2.74%	-10.92%	-7.64%	7.30%	6.77%	9.66%	23.97%	2.42%	28.29%	-11.07%	16.22%
LVIP Mondrian International Value Fund	-7.14%	-16.69%	-17.70%	-0.46%	-1.41%	2.30%	9.94%	-6.11%	16.83%	-12.54%	19.90%
LVIP PIMCO Low Duration Bond Fund	-0.63%	-5.24%	-6.32%	-1.47%	-0.51%	N/A	-1.82%	2.85%	2.14%	-0.05%	0.47%
LVIP SSGA Bond Index Fund	-2.91%	-11.60%	-12.91%	-3.47%	-0.98%	-0.19%	-3.15%	6.21%	6.95%	-1.52%	1.95%
LVIP SSGA Conservative Index Allocation Fund	-3.51%	-14.17%	-14.16%	1.17%	1.92%	2.90%	5.10%	10.86%	13.46%	-5.48%	9.39%
LVIP SSGA Conservative Structured Allocation Fund	-3.40%	-13.03%	-13.11%	1.32%	1.52%	2.84%	6.16%	8.36%	12.29%	-6.15%	8.39%
LVIP SSGA Developed International 150 Fund	-4.82%	-13.80%	-15.44%	1.29%	-1.69%	3.86%	11.81%	-5.24%	14.04%	-16.24%	22.09%
LVIP SSGA Emerging Markets 100 Fund	-1.35%	-13.90%	-16.46%	1.73%	-2.70%	0.11%	7.49%	1.43%	6.33%	-13.36%	22.34%
LVIP SSGA Emerging Markets Equity Index Fund	-0.71%	-19.55%	-24.26%	0.28%	N/A	N/A	-4.45%	15.81%	16.35%	N/A	N/A
LVIP SSGA International Index Fund	-6.04%	-20.80%	-21.40%	0.81%	0.04%	3.37%	9.73%	6.57%	20.13%	-14.74%	23.21%
LVIP SSGA Large Cap 100 Fund	-4.32%	-12.78%	-8.67%	9.15%	6.81%	10.50%	30.30%	1.75%	25.79%	-12.17%	17.35%
LVIP SSGA Mid-Cap Index Fund	-3.24%	-14.50%	-11.77%	8.86%	7.04%	N/A	22.88%	11.84%	24.31%	-12.44%	14.49%
LVIP SSGA Moderate Index Allocation Fund	-3.76%	-15.45%	-14.93%	3.19%	3.18%	4.45%	9.08%	12.48%	16.82%	-7.39%	13.18%
LVIP SSGA Moderate Structured Allocation Fund	-3.63%	-13.75%	-13.29%	3.40%	2.62%	4.40%	10.82%	8.55%	15.18%	-8.24%	11.79%
LVIP SSGA Moderately Aggressive Index Allocation Fund	-3.79%	-16.23%	-15.78%	3.72%	3.41%	4.98%	10.04%	12.92%	18.30%	-8.53%	15.57%
LVIP SSGA Moderately Aggressive Structured Allocation Fund	-3.65%	-14.20%	-13.77%	3.94%	2.69%	4.84%	12.32%	7.98%	16.03%	-9.29%	13.53%
LVIP SSGA Nasdaq-100 Index Fund	-5.26%	-25.23%	-21.93%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LVIP SSGA S&P 500 Index Fund	-4.21%	-16.95%	-12.49%	10.77%	10.22%	11.46%	26.89%	16.62%	29.63%	-5.78%	20.12%
LVIP SSGA Short-Term Bond Index Fund	-0.75%	-4.07%	-5.09%	-1.04%	N/A	N/A	-1.71%	2.42%	3.54%	N/A	N/A
LVIP SSGA Small-Cap Index Fund	-2.18%	-18.05%	-19.20%	6.86%	5.23%	8.25%	13.19%	17.78%	23.54%	-12.42%	12.85%
LVIP SSGA Small-Mid Cap 200 Fund	-3.76%	-12.31%	-10.74%	11.84%	5.54%	8.32%	32.06%	4.72%	18.39%	-14.49%	5.07%
LVIP T. Rowe Price Growth Stock Fund	-5.48%	-34.06%	-34.65%	4.75%	7.24%	11.21%	19.04%	34.84%	29.50%	-2.30%	32.10%
LVIP T. Rowe Price Structured Mid-Cap Growth Fund	-1.86%	-22.63%	-23.87%	6.75%	9.80%	11.38%	12.49%	30.12%	35.76%	-4.22%	23.26%
LVIP Vanguard Bond Allocation Fund	-3.18%	-11.78%	-13.12%	-3.62%	-1.31%	-0.51%	-2.47%	4.42%	6.19%	-1.34%	1.72%
LVIP Vanguard Domestic Equity ETF Fund	-3.89%	-17.38%	-13.96%	10.11%	9.75%	10.78%	24.24%	18.40%	28.74%	-6.07%	18.74%
LVIP Vanguard International Equity ETF Fund	-4.77%	-19.80%	-21.58%	1.65%	0.31%	3.48%	6.87%	9.57%	20.75%	-15.73%	26.78%
LVIP Wellington Capital Growth Fund	-4.91%	-28.83%	-30.05%	8.32%	12.04%	13.55%	15.72%	41.32%	39.70%	0.15%	34.24%
LVIP Wellington SMID Cap Value Fund	-4.08%	-12.64%	-6.90%	8.10%	5.63%	8.45%	26.67%	0.56%	29.04%	-15.56%	12.08%
LVIP Western Asset Core Bond Fund	-3.05%	-14.27%	-15.58%	-3.65%	-0.88%	N/A	-2.89%	7.70%	9.17%	-2.20%	3.29%
MFS® VIT Growth Series	-6.14%	-27.16%	-26.16%	7.39%	11.32%	12.81%	22.07%	30.29%	36.48%	1.44%	29.85%
MFS® VIT II International Intrinsic Value Portfolio	-7.81%	-27.27%	-26.40%	0.98%	2.40%	6.64%	9.23%	19.07%	24.47%	-10.58%	25.62%
MFS® VIT Total Return Series	-2.60%	-11.51%	-10.34%	4.69%	4.63%	6.20%	12.76%	8.48%	18.98%	-6.76%	10.97%
MFS® VIT Utilities Series	-0.58%	1.16%	4.92%	7.62%	7.82%	8.01%	12.75%	4.62%	23.62%	-0.14%	13.41%
Morgan Stanley VIF Global Infrastructure Portfolio	-4.12%	-6.27%	-4.60%	3.04%	3.39%	6.27%	12.93%	-2.37%	26.66%	-8.76%	11.48%
PIMCO VIT All Asset Portfolio	-2.11%	-11.31%	-10.52%	4.57%	2.99%	2.77%	14.94%	6.89%	5.78%	-7.58%	9.93%
PIMCO VIT CommodityRealReturn® Strategy Portfolio	-2.27%	18.93%	23.22%	18.55%	8.99%	-1.98%	31.85%	0.27%	10.30%	-15.02%	1.08%
PIMCO VIT Dynamic Bond Portfolio	-1.51%	-5.91%	-6.56%	-0.08%	0.37%	0.80%	0.23%	3.71%	3.84%	-0.02%	3.91%
PIMCO VIT Emerging Markets Bond Portfolio	-0.92%	-17.29%	-20.33%	-4.94%	-1.93%	0.26%	-3.58%	5.59%	13.57%	-5.73%	8.75%
Putnam VT George Putnam Balanced Fund	-3.60%	-14.64%	-13.58%	5.45%	6.28%	7.40%	12.88%	14.31%	22.83%	-4.06%	14.00%
Putnam VT Global Health Care Fund	-5.90%	-13.10%	-9.90%	11.33%	8.27%	11.63%	18.27%	15.18%	29.06%	-1.53%	14.21%
Putnam VT Income Fund	-3.21%	-11.39%	-13.53%	-4.41%	-0.56%	0.73%	-5.49%	4.73%	10.84%	-0.75%	4.60%
Putnam VT Large Cap Value Fund	-1.81%	-6.87%	-3.63%	11.42%	9.53%	11.12%	26.10%	4.80%	29.17%	-9.35%	17.66%
Putnam VT Multi-Asset Absolute Return Fund	0.02%	-1.35%	-2.40%	-4.60%	-2.53%	-0.54%	-0.20%	-8.25%	4.91%	-8.71%	5.97%
Putnam VT Sustainable Future Fund ****	-4.02%	-29.14%	-36.01%	6.52%	7.61%	9.98%	5.07%	51.18%	28.78%	-5.84%	9.66%
Putnam VT Sustainable Leaders Fund ****	-4.37%	-21.52%	-20.43%	10.35%	11.61%	13.04%	22.39%	27.50%	35.07%	-2.46%	28.00%
Templeton Foreign VIP Fund	-4.26%	-15.27%	-18.08%	-1.17%	-3.56%	0.66%	3.12%	-2.27%	11.43%	-16.34%	15.52%
Templeton Global Bond VIP Fund	-2.82%	-8.01%	-10.30%	-6.23%	-3.86%	-1.46%	-5.91%	-6.25%	0.89%	0.93%	0.80%
VanEck VIP Global Resources Fund	2.36%	8.43%	14.84%	17.53%	5.90%	-0.38%	17.55%	17.70%	10.49%	-29.10%	-2.90%
Virtus Newfleet Multi-Sector Intermediate Bond Series	-1.36%	-9.44%	-10.28%	-1.11%	0.32%	1.84%	0.12%	5.53%	9.43%	-3.58%	5.71%

**These returns are non-standardized and are measured from the inception date of the fund and predate its availability as an investment option in the variable annuity (separate account). This hypothetical representation depicts how the investment option would have performed had the fund been available in the variable annuity during the time period. It includes deductions for the M&E charge (guarantee of principal death benefit) and the contract administrative fee (if applicable). The cost for other riders with quarterly charges is not reflected. If applicable for this product, no flat fees, no surrender charges and no annual contract charges are reflected.

Quoted performance data represents past performance; past performance does not guarantee or predict future performance. Current performance may be lower or higher than the performance data quoted. Please keep in mind that double-digit returns are highly unusual and cannot be sustained. Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost. Variable products are sold by prospectus. For performance information current to the most recent month-end, a prospectus, or summary prospectus, go to www.LincolnFinancial.com or call 888-868-2583. Investors should consider a fund's investment objective, risks, charges and expenses before investing. The fund prospectus and, if available, the summary prospectus contain this and other important information. Please read the prospectus carefully before investing.

****This fund is available in Investor Advantage Pro only.

Investor Advantage B Share Performance with *iLIFE* as of 8/31/2022**

Fund Name	Aug.	YTD	1 yr	3 yr	5 yr	10 yr	2021	2020	2019	2018	2017
ALPS/Alerian Energy Infrastructure Portfolio	-0.22%	19.76%	23.28%	7.80%	2.96%	N/A	35.93%	-26.13%	18.80%	-20.05%	-2.17%
ALPS/Red Rocks Global Opportunity Portfolio	-6.83%	-28.01%	-26.19%	2.74%	3.12%	N/A	22.27%	7.79%	37.96%	-13.70%	23.28%
American Century VP Balanced Fund	-3.63%	-16.66%	-14.75%	3.11%	4.23%	5.31%	13.93%	10.77%	17.78%	-5.22%	12.10%
American Century VP Large Company Value Fund	-3.18%	-7.34%	-4.43%	7.49%	6.38%	8.36%	19.90%	1.11%	25.60%	-9.42%	9.48%
American Funds Asset Allocation Fund	-2.79%	-15.17%	-13.78%	4.33%	4.32%	6.80%	13.30%	10.66%	19.30%	-6.11%	14.35%
American Funds Capital Income Builder®	-3.08%	-10.86%	-8.46%	3.30%	2.47%	N/A	13.14%	2.72%	16.04%	-8.49%	11.14%
American Funds Global Growth Fund	-4.83%	-26.91%	-28.04%	6.27%	6.32%	9.10%	14.58%	28.42%	33.07%	-10.46%	29.36%
American Funds Global Small Capitalization Fund	-2.70%	-29.36%	-33.99%	1.13%	2.99%	6.15%	5.00%	27.65%	29.48%	-12.00%	23.94%
American Funds Growth Fund	-3.36%	-26.22%	-23.93%	14.24%	12.35%	13.17%	20.05%	49.68%	28.69%	-1.84%	26.27%
American Funds Growth-Income Fund	-3.49%	-18.25%	-15.43%	6.74%	7.55%	10.09%	22.14%	11.73%	24.17%	-3.37%	20.44%
American Funds International Fund	-3.73%	-22.91%	-27.89%	-2.34%	-1.69%	3.07%	-3.03%	12.13%	21.02%	-14.57%	30.13%
American Funds Mortgage Fund	-2.84%	-8.36%	-9.24%	-2.08%	-1.12%	-0.32%	-2.11%	4.96%	3.40%	-1.28%	-0.38%
American Funds New World Fund®	-2.79%	-23.49%	-27.13%	2.10%	1.80%	3.49%	3.23%	21.64%	27.09%	-15.40%	27.33%
American Funds Washington Mutual Investors Fund	-3.08%	-12.32%	-6.15%	9.20%	6.99%	9.48%	25.80%	7.02%	19.41%	-10.14%	15.14%
ClearBridge Variable Aggressive Growth Portfolio	-2.67%	-22.86%	-26.44%	2.72%	2.11%	7.64%	8.57%	16.15%	23.07%	-9.80%	14.43%
Clearbridge Variable Large Cap Growth Portfolio	-5.12%	-28.67%	-26.33%	6.13%	8.84%	12.03%	20.00%	28.67%	30.07%	-1.57%	23.78%
ClearBridge Variable Mid Cap Portfolio	-4.90%	-23.56%	-20.37%	6.40%	5.60%	8.49%	26.67%	13.56%	30.87%	-13.97%	11.04%
Columbia VP Commodity Strategy Fund	0.64%	23.98%	28.42%	18.27%	8.04%	N/A	30.24%	-2.87%	6.34%	-15.32%	0.34%
Columbia VP Emerging Markets Bond Fund	-0.91%	-17.97%	-20.51%	-5.59%	-3.21%	-0.42%	-3.76%	5.73%	10.58%	-8.62%	10.20%
Columbia VP Strategic Income Fund	-1.78%	-10.03%	-11.07%	-1.17%	0.38%	1.33%	0.27%	5.19%	8.74%	-1.97%	4.48%
Delaware Ivy VIP Asset Strategy Portfolio	-3.41%	-16.42%	-16.16%	2.95%	4.11%	3.75%	8.96%	12.35%	20.15%	-6.71%	16.69%
Delaware Ivy VIP Energy Portfolio	5.89%	51.01%	73.80%	14.19%	1.48%	-1.36%	40.10%	-37.68%	2.09%	-35.02%	-13.82%
Delaware Ivy VIP High Income Portfolio	-1.87%	-12.39%	-12.05%	-0.84%	0.48%	2.64%	4.64%	4.61%	9.70%	-3.43%	5.25%
Delaware Ivy VIP Mid Cap Growth Portfolio	-5.14%	-28.81%	-29.07%	9.16%	12.02%	10.88%	14.80%	47.01%	36.09%	-1.40%	25.19%
Delaware Ivy VIP Science and Technology Portfolio	-5.08%	-27.66%	-28.16%	7.24%	9.75%	11.92%	13.62%	33.55%	47.48%	-6.51%	30.35%
Delaware Ivy VIP Small Cap Growth Portfolio	-2.22%	-21.78%	-27.27%	4.61%	6.67%	7.77%	2.59%	35.82%	21.71%	-5.40%	21.47%
Delaware VIP® Emerging Markets Series	-0.79%	-24.71%	-25.65%	1.28%	-1.41%	2.40%	-4.43%	23.02%	20.61%	-17.15%	38.35%
Delaware VIP® Small Cap Value Series	-3.81%	-13.85%	-7.62%	7.54%	4.67%	7.85%	32.22%	-3.49%	26.01%	-18.06%	10.26%
Eaton Vance VT Floating-Rate Income Fund	0.79%	-3.65%	-3.27%	0.18%	0.79%	1.35%	2.21%	0.65%	5.69%	-1.41%	2.04%
Fidelity® VIP Balanced Portfolio	-3.87%	-16.43%	-14.12%	8.05%	7.15%	7.81%	16.41%	20.49%	22.45%	-5.72%	14.56%
Fidelity® VIP Contrafund® Portfolio	-4.49%	-24.49%	-21.79%	9.69%	9.07%	10.31%	25.80%	28.49%	29.51%	-7.89%	19.96%
Fidelity® VIP Growth Portfolio	-4.23%	-20.28%	-19.13%	14.61%	13.46%	13.62%	21.26%	41.63%	32.18%	-1.77%	33.01%
Fidelity® VIP Mid Cap Portfolio	-3.14%	-16.49%	-12.68%	9.65%	6.22%	8.55%	23.63%	16.29%	21.52%	-15.92%	18.92%
Fidelity® VIP Strategic Income Portfolio	-1.92%	-11.22%	-11.71%	-1.00%	0.13%	1.25%	2.14%	5.72%	9.17%	-4.13%	6.10%
First Trust Capital Strength Portfolio	-3.87%	-16.36%	-11.36%	N/A	N/A	N/A	23.62%	N/A	N/A	N/A	N/A
First Trust Dorsey Wright Tactical Core Portfolio	-0.75%	-14.33%	-13.72%	3.26%	4.01%	N/A	12.34%	9.60%	19.37%	-9.32%	15.92%
First Trust International Developed Capital Strength Portfolio	-7.27%	-22.85%	-21.92%	N/A	N/A	N/A	17.65%	N/A	N/A	N/A	N/A
First Trust Multi Income Allocation Portfolio	-1.92%	-7.01%	-4.67%	2.37%	2.77%	N/A	11.17%	1.11%	14.82%	-5.72%	4.63%
First Trust/Dow Jones Dividend & Income Allocation Portfolio	-3.77%	-14.23%	-12.45%	1.70%	3.71%	5.36%	10.74%	6.36%	19.15%	-6.19%	11.95%
Franklin Allocation VIP Fund	-3.88%	-16.40%	-15.96%	2.21%	2.10%	4.65%	10.04%	10.25%	17.96%	-10.79%	10.28%
Franklin Income VIP Fund	-2.33%	-7.36%	-4.05%	3.42%	3.31%	4.25%	15.02%	-0.77%	14.49%	-5.70%	8.08%
Franklin Rising Dividends VIP Fund	-3.54%	-15.01%	-10.05%	8.96%	9.64%	10.35%	24.93%	14.29%	27.43%	-6.44%	18.79%
Franklin Small Cap Value VIP Fund	-4.08%	-14.05%	-12.06%	7.88%	5.62%	8.39%	23.49%	3.72%	24.54%	-14.18%	9.08%
Franklin Small-Mid Cap Growth VIP Fund	-4.02%	-31.34%	-34.95%	5.98%	7.89%	9.13%	8.38%	52.93%	29.50%	-6.73%	19.68%
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio	-1.63%	-7.01%	-8.18%	0.28%	-0.12%	N/A	3.25%	5.15%	7.15%	-8.34%	3.73%

**These returns are non-standardized and are measured from the inception date of the fund and predate its availability as an investment option in the variable annuity (separate account). This hypothetical representation depicts how the investment option would have performed had the fund been available in the variable annuity during the time period. It includes deductions for the M&E charge (guarantee of principal death benefit), the contract administrative fee (if applicable) and the cost for the *iLIFE*® Advantage feature. The cost for other riders with quarterly charges is not reflected. If applicable for this product, no flat fees, no surrender charges and no annual contract charges are reflected.

Quoted performance data represents past performance; past performance does not guarantee or predict future performance. Current performance may be lower or higher than the performance data quoted. Please keep in mind that double-digit returns are highly unusual and cannot be sustained. Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost. Variable products are sold by prospectus. For performance information current to the most recent month-end, a prospectus, or summary prospectus, go to www.LincolnFinancial.com or call 888-868-2583. Investors should consider a fund's investment objective, risks, charges and expenses before investing. The fund prospectus and, if available, the summary prospectus contain this and other important information. Please read the prospectus carefully before investing.

Investor Advantage B Share Performance with i4LIFE as of 8/31/2022**

Fund Name	Aug.	YTD	1 yr	3 yr	5 yr	10 yr	2021	2020	2019	2018	2017
Guggenheim VT Long Short Equity	-8.06%	-17.91%	-13.49%	3.82%	-0.02%	2.16%	22.14%	3.52%	4.12%	-14.10%	13.31%
Guggenheim VT Multi-Hedge Strategies	-0.77%	-2.61%	-4.12%	2.62%	1.87%	1.09%	6.65%	5.95%	3.61%	-6.35%	2.28%
Invesco Oppenheimer V.I. International Growth Fund	-6.95%	-29.40%	-32.00%	1.08%	-0.66%	3.33%	8.64%	19.42%	26.24%	-20.63%	24.75%
Invesco V.I. Comstock Fund	-2.39%	-4.85%	-0.04%	11.29%	7.87%	9.37%	31.26%	-2.42%	23.27%	-13.54%	16.00%
Invesco V.I. Diversified Dividend Fund	-2.12%	-6.22%	-3.44%	5.34%	4.82%	8.17%	17.00%	-1.47%	23.10%	-9.05%	6.89%
Invesco V.I. Equity and Income Fund	-1.70%	-9.72%	-7.72%	6.84%	4.91%	6.84%	16.76%	8.18%	18.40%	-10.94%	9.29%
Invesco V.I. EQV International Equity Fund	-5.70%	-22.17%	-22.89%	-0.34%	0.23%	3.00%	4.19%	12.21%	26.52%	-16.34%	21.08%
Invesco V.I. Main Street Small Cap Fund®	-3.84%	-15.97%	-13.92%	10.15%	7.12%	9.74%	20.62%	18.03%	24.44%	-11.74%	12.38%
JPMorgan Insurance Trust Core Bond Portfolio	-2.51%	-10.98%	-12.32%	-3.32%	-0.93%	-0.19%	-2.98%	6.24%	6.42%	-1.56%	1.92%
JPMorgan Insurance Trust Global Allocation Portfolio	-3.78%	-18.75%	-18.56%	1.54%	1.90%	N/A	7.64%	13.68%	14.84%	-7.71%	15.12%
Lord Abbett Series Fund Bond Debenture Portfolio	-1.67%	-12.48%	-13.28%	-1.61%	0.42%	2.77%	1.89%	5.87%	11.83%	-5.31%	7.75%
Lord Abbett Series Fund Short Duration Income Portfolio	-0.78%	-5.26%	-6.01%	-1.36%	-0.27%	N/A	-0.72%	1.75%	3.65%	-0.21%	0.82%
Lincoln Nasdaq-100 Buffer Fund Jun ****	-2.49%	-11.30%	-9.99%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln Nasdaq-100 Buffer Fund Sep ****	-3.31%	-12.21%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln Nasdaq-100 Buffer Fund Dec ****	-3.28%	-14.59%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln Nasdaq-100 Buffer Fund Mar ****	-3.35%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Buffer Fund May ****	-2.29%	-6.95%	-5.22%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Buffer Fund Aug ****	-3.69%	-9.18%	-7.06%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Buffer Fund Nov ****	-1.91%	-8.46%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Fuffer Fund Feb ****	-2.46%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Ultra Buffer Fund May ****	-1.40%	-4.15%	-3.48%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Ultra Buffer Fund Aug ****	-2.54%	-6.19%	-5.24%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Ultra Buffer Fund Nov ****	-0.50%	-4.32%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lincoln S&P 500 Ultra Buffer Fund Feb ****	-1.52%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LVIP American Balanced Allocation Fund	-2.99%	-15.20%	-14.64%	3.71%	3.59%	4.79%	8.76%	14.42%	15.64%	-5.68%	12.87%
LVIP American Growth Allocation Fund	-3.11%	-16.54%	-16.32%	3.85%	3.77%	5.38%	9.02%	15.23%	17.60%	-6.61%	15.58%
LVIP American Preservation Fund	-1.74%	-6.16%	-7.13%	-1.58%	-0.78%	-0.67%	-2.19%	4.02%	2.66%	-0.84%	-0.03%
LVIP Baron Growth Opportunities Fund	-6.01%	-28.18%	-26.27%	5.79%	8.84%	10.15%	17.13%	32.28%	34.56%	-5.22%	25.53%
LVIP BlackRock Global Allocation Fund	-3.29%	-15.76%	-16.37%	3.61%	N/A	N/A	5.87%	17.41%	N/A	N/A	N/A
LVIP BlackRock Global Real Estate Fund	-7.45%	-23.80%	-21.72%	-1.30%	1.19%	2.81%	25.98%	-3.76%	22.92%	-9.80%	9.10%
LVIP BlackRock Inflation Protected Bond Fund	-2.31%	-2.86%	-2.24%	0.98%	1.32%	-0.40%	3.01%	3.61%	4.21%	-1.32%	0.57%
LVIP Channing Small Cap Value Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LVIP Delaware Bond Fund	-2.64%	-12.48%	-14.03%	-3.33%	-0.97%	-0.19%	-3.45%	8.01%	7.37%	-2.50%	2.61%
LVIP Delaware Diversified Floating Rate Fund	0.16%	-2.05%	-2.55%	-0.96%	-0.32%	-0.40%	-1.20%	-0.24%	2.94%	-1.32%	0.91%
LVIP Delaware Diversified Income Fund	-2.60%	-12.82%	-14.24%	-2.78%	-0.73%	0.05%	-2.94%	9.21%	8.61%	-3.60%	3.49%
LVIP Delaware High Yield Fund	-1.96%	-11.60%	-11.40%	-0.51%	0.88%	2.18%	3.18%	5.46%	14.56%	-6.04%	5.82%
LVIP Delaware Limited-Term Diversified Income Fund	-0.87%	-4.99%	-6.13%	-1.65%	-0.64%	-0.57%	-2.37%	2.72%	3.40%	-1.30%	0.55%
LVIP Delaware Mid Cap Value Fund	-2.67%	-11.24%	-5.27%	8.02%	6.30%	9.12%	29.69%	-1.18%	28.22%	-16.18%	15.77%
LVIP Delaware REIT Fund	-5.86%	-19.72%	-11.82%	-0.01%	2.50%	4.41%	40.63%	-11.84%	24.81%	-8.76%	-0.09%
LVIP Delaware SMID Cap Core Fund	-2.17%	-13.98%	-11.59%	7.91%	6.56%	8.74%	21.18%	9.25%	27.52%	-13.58%	16.80%
LVIP Delaware Social Awareness Fund	-3.70%	-18.27%	-15.13%	10.00%	9.44%	10.62%	24.31%	17.67%	29.76%	-6.17%	18.17%
LVIP Delaware U.S. Growth Fund	-4.49%	-23.77%	-21.41%	9.63%	9.50%	10.59%	16.17%	41.76%	25.18%	-4.59%	26.39%
LVIP Delaware Value Fund	-2.60%	-9.17%	-3.85%	5.71%	5.88%	8.73%	20.41%	-1.21%	17.99%	-4.30%	12.01%
LVIP Dimensional International Core Equity Fund	-5.42%	-19.15%	-20.16%	2.08%	-0.46%	N/A	11.42%	5.18%	18.91%	-18.86%	25.31%
LVIP Dimensional U.S. Core Equity 1 Fund	-3.66%	-15.51%	-11.84%	10.42%	9.17%	10.38%	25.40%	14.44%	27.92%	-8.84%	18.84%
LVIP Dimensional U.S. Core Equity 2 Fund	-3.47%	-14.78%	-10.98%	10.71%	8.59%	N/A	25.75%	13.51%	26.79%	-11.07%	16.42%
LVIP Global Income Fund	-4.53%	-15.86%	-18.53%	-6.59%	-2.91%	-1.83%	-6.60%	5.09%	5.04%	0.29%	3.38%
LVIP Government Money Market Fund	0.01%	-0.64%	-1.08%	-1.05%	-0.70%	-1.00%	-1.32%	-1.14%	0.18%	-0.22%	-1.16%
7 Day Money Market Yield as of 08/31/2022: 0.22%											
LVIP JPMorgan High Yield Fund	-2.70%	-11.04%	-11.01%	-0.56%	0.70%	2.32%	4.74%	3.88%	11.18%	-4.40%	5.08%
LVIP Loomis Sayles Global Growth Fund	-3.78%	-24.22%	-29.39%	3.67%	N/A	N/A	4.33%	32.52%	28.40%	N/A	N/A
LVIP MFS International Growth Fund	-5.45%	-20.09%	-19.76%	2.54%	3.73%	5.09%	9.48%	12.71%	25.54%	-9.69%	29.77%

**These returns are non-standardized and are measured from the inception date of the fund and predate its availability as an investment option in the variable annuity (separate account). This hypothetical representation depicts how the investment option would have performed had the fund been available in the variable annuity during the time period. It includes deductions for the M&E charge (guarantee of principal death benefit), the contract administrative fee (if applicable) and the cost for the i4LIFE® Advantage feature. The cost for other riders with quarterly charges is not reflected. If applicable for this product, no flat fees, no surrender charges and no annual contract charges are reflected.

Quoted performance data represents past performance; past performance does not guarantee or predict future performance. Current performance may be lower or higher than the performance data quoted. Please keep in mind that double-digit returns are highly unusual and cannot be sustained. Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost. Variable products are sold by prospectus. For performance information current to the most recent month-end, a prospectus, or summary prospectus, go to www.LincolnFinancial.com or call 888-868-2583. Investors should consider a fund's investment objective, risks, charges and expenses before investing. The fund prospectus and, if available, the summary prospectus contain this and other important information. Please read the prospectus carefully before investing.

****This fund is available in Investor Advantage Pro only.

Investor Advantage B Share Performance with iLIFE as of 8/31/2022**

Fund Name	Aug.	YTD	1 yr	3 yr	5 yr	10 yr	2021	2020	2019	2018	2017
LVIP MFS Value Fund	-2.78%	-11.16%	-8.01%	6.88%	6.34%	9.22%	23.47%	2.01%	27.78%	-11.43%	15.76%
LVIP Mondrian International Value Fund	-7.18%	-16.91%	-18.03%	-0.86%	-1.81%	1.89%	9.50%	-6.48%	16.37%	-12.89%	19.42%
LVIP PIMCO Low Duration Bond Fund	-0.66%	-5.49%	-6.69%	-1.87%	-0.90%	N/A	-2.22%	2.44%	1.73%	-0.45%	0.07%
LVIP SSGA Bond Index Fund	-2.95%	-11.84%	-13.26%	-3.85%	-1.38%	-0.59%	-3.54%	5.79%	6.52%	-1.91%	1.54%
LVIP SSGA Conservative Index Allocation Fund	-3.55%	-14.40%	-14.51%	0.76%	1.51%	2.48%	4.68%	10.41%	13.00%	-5.86%	8.96%
LVIP SSGA Conservative Structured Allocation Fund	-3.44%	-13.26%	-13.46%	0.92%	1.11%	2.43%	5.73%	7.93%	11.84%	-6.53%	7.96%
LVIP SSGA Developed International 150 Fund	-4.85%	-14.03%	-15.78%	0.89%	-2.08%	3.44%	11.36%	-5.62%	13.59%	-16.58%	21.60%
LVIP SSGA Emerging Markets 100 Fund	-1.38%	-14.12%	-16.79%	1.32%	-3.08%	-0.29%	7.06%	1.03%	5.91%	-13.71%	21.86%
LVIP SSGA Emerging Markets Equity Index Fund	-0.74%	-19.76%	-24.56%	-0.12%	N/A	N/A	-4.83%	15.35%	15.88%	N/A	N/A
LVIP SSGA International Index Fund	-6.08%	-21.01%	-21.72%	0.41%	-0.36%	2.96%	9.30%	6.14%	19.65%	-15.08%	22.71%
LVIP SSGA Large Cap 100 Fund	-4.36%	-13.02%	-9.04%	8.71%	6.38%	10.06%	29.78%	1.34%	25.29%	-12.52%	16.88%
LVIP SSGA Mid-Cap Index Fund	-3.27%	-14.72%	-12.12%	8.43%	6.61%	N/A	22.39%	11.39%	23.81%	-12.79%	14.03%
LVIP SSGA Moderate Index Allocation Fund	-3.80%	-15.68%	-15.27%	2.77%	2.77%	4.03%	8.65%	12.03%	16.36%	-7.76%	12.73%
LVIP SSGA Moderate Structured Allocation Fund	-3.67%	-13.98%	-13.64%	2.99%	2.21%	3.98%	10.38%	8.12%	14.72%	-8.60%	11.35%
LVIP SSGA Moderately Aggressive Index Allocation Fund	-3.82%	-16.46%	-16.11%	3.30%	2.99%	4.56%	9.60%	12.47%	17.83%	-8.90%	15.11%
LVIP SSGA Moderately Aggressive Structured Allocation Fund	-3.69%	-14.43%	-14.11%	3.53%	2.28%	4.43%	11.87%	7.55%	15.57%	-9.66%	13.07%
LVIP SSGA Nasdaq-100 Index Fund	-5.30%	-25.43%	-22.24%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LVIP SSGA S&P 500 Index Fund	-4.24%	-17.17%	-12.84%	10.33%	9.78%	11.01%	26.39%	16.16%	29.12%	-6.15%	19.64%
LVIP SSGA Short-Term Bond Index Fund	-0.79%	-4.32%	-5.47%	-1.44%	N/A	N/A	-2.10%	2.01%	3.13%	N/A	N/A
LVIP SSGA Small-Cap Index Fund	-2.22%	-18.27%	-19.52%	6.44%	4.81%	7.82%	12.74%	17.31%	23.05%	-12.77%	12.40%
LVIP SSGA Small-Mid Cap 200 Fund	-3.80%	-12.55%	-11.10%	11.39%	5.11%	7.89%	31.53%	4.30%	17.92%	-14.83%	4.65%
LVIP T. Rowe Price Growth Stock Fund	-5.51%	-34.24%	-34.91%	4.33%	6.81%	10.76%	18.56%	34.30%	28.98%	-2.69%	31.57%
LVIP T. Rowe Price Structured Mid-Cap Growth Fund	-1.90%	-22.83%	-24.17%	6.32%	9.36%	10.93%	12.04%	29.60%	35.22%	-4.60%	22.77%
LVIP Vanguard Bond Allocation Fund	-3.21%	-12.02%	-13.46%	-4.01%	-1.70%	-0.91%	-2.86%	4.01%	5.77%	-1.73%	1.31%
LVIP Vanguard Domestic Equity ETF Fund	-3.92%	-17.60%	-14.31%	9.67%	9.31%	10.34%	23.74%	17.93%	28.22%	-6.45%	18.27%
LVIP Vanguard International Equity ETF Fund	-4.80%	-20.01%	-21.89%	1.24%	-0.09%	3.07%	6.44%	9.13%	20.27%	-16.07%	26.27%
LVIP Wellington Capital Growth Fund	-4.95%	-29.02%	-30.33%	7.89%	11.59%	13.10%	15.26%	40.76%	39.14%	-0.25%	33.71%
LVIP Wellington SMID Cap Value Fund	-4.12%	-12.87%	-7.28%	7.67%	5.21%	8.02%	26.16%	0.16%	28.52%	-15.89%	11.63%
LVIP Western Asset Core Bond Fund	-3.09%	-14.49%	-15.92%	-4.03%	-1.28%	N/A	-3.28%	7.27%	8.73%	-2.59%	2.87%
MFS® VIT Growth Series	-6.18%	-27.36%	-26.45%	6.96%	10.87%	12.36%	21.59%	29.77%	35.93%	1.02%	29.33%
MFS® VIT II International Intrinsic Value Portfolio	-7.84%	-27.46%	-26.70%	0.58%	1.99%	6.22%	8.80%	18.59%	23.97%	-10.94%	25.12%
MFS® VIT Total Return Series	-2.64%	-11.75%	-10.70%	4.28%	4.21%	5.78%	12.31%	8.05%	18.51%	-7.13%	10.52%
MFS® VIT Utilities Series	-0.62%	0.89%	4.50%	7.19%	7.39%	7.58%	12.30%	4.20%	23.13%	-0.54%	12.96%
Morgan Stanley VIF Global Infrastructure Portfolio	-4.16%	-6.52%	-4.98%	2.63%	2.98%	5.84%	12.48%	-2.76%	26.15%	-9.12%	11.04%
PIMCO VIT All Asset Portfolio	-2.14%	-11.55%	-10.87%	4.15%	2.58%	2.36%	14.49%	6.46%	5.36%	-7.95%	9.49%
PIMCO VIT CommodityRealReturn® Strategy Portfolio	-2.30%	18.62%	22.73%	18.08%	8.55%	-2.37%	31.33%	-0.13%	9.86%	-15.36%	0.68%
PIMCO VIT Dynamic Bond Portfolio	-1.55%	-6.16%	-6.94%	-0.48%	-0.03%	0.40%	-0.17%	3.30%	3.42%	-0.42%	3.50%
PIMCO VIT Emerging Markets Bond Portfolio	-0.96%	-17.51%	-20.65%	-5.32%	-2.32%	-0.14%	-3.96%	5.17%	13.12%	-6.11%	8.31%
Putnam VT George Putnam Balanced Fund	-3.63%	-14.87%	-13.93%	5.03%	5.86%	6.98%	12.43%	13.86%	22.34%	-4.44%	13.54%
Putnam VT Global Health Care Fund	-5.94%	-13.33%	-10.26%	10.89%	7.84%	11.18%	17.80%	14.72%	28.55%	-1.93%	13.75%
Putnam VT Income Fund	-3.24%	-11.63%	-13.87%	-4.79%	-0.96%	0.33%	-5.86%	4.31%	10.39%	-1.14%	4.18%
Putnam VT Large Cap Value Fund	-1.85%	-7.12%	-4.02%	10.98%	9.09%	10.68%	25.60%	4.38%	28.66%	-9.72%	17.19%
Putnam VT Multi-Asset Absolute Return Fund	-0.01%	-1.62%	-2.79%	-4.98%	-2.92%	-0.94%	-0.60%	-8.62%	4.49%	-9.07%	5.54%
Putnam VT Sustainable Future Fund ****	-4.06%	-29.33%	-36.27%	6.09%	7.18%	9.54%	4.65%	50.58%	28.27%	-6.22%	9.23%
Putnam VT Sustainable Leaders Fund ****	-4.41%	-21.73%	-20.75%	9.91%	11.17%	12.59%	21.90%	26.99%	34.53%	-2.85%	27.49%
Templeton Foreign VIP Fund	-4.29%	-15.49%	-18.41%	-1.56%	-3.94%	0.26%	2.70%	-2.66%	10.99%	-16.67%	15.06%
Templeton Global Bond VIP Fund	-2.85%	-8.26%	-10.66%	-6.60%	-4.25%	-1.85%	-6.28%	-6.62%	0.49%	0.53%	0.40%
VanEck VIP Global Resources Fund	2.32%	8.14%	14.39%	17.06%	5.47%	-0.78%	17.09%	17.23%	10.05%	-29.38%	-3.29%
Virtus Newfleet Multi-Sector Intermediate Bond Series	-1.39%	-9.68%	-10.64%	-1.50%	-0.09%	1.44%	-0.28%	5.11%	8.99%	-3.97%	5.29%

**These returns are non-standardized and are measured from the inception date of the fund and predate its availability as an investment option in the variable annuity (separate account). This hypothetical representation depicts how the investment option would have performed had the fund been available in the variable annuity during the time period. It includes deductions for the M&E charge (guarantee of principal death benefit), the contract administrative fee (if applicable) and the cost for the iLIFE® Advantage feature. The cost for other riders with quarterly charges is not reflected. If applicable for this product, no flat fees, no surrender charges and no annual contract charges are reflected.

Quoted performance data represents past performance; past performance does not guarantee or predict future performance. Current performance may be lower or higher than the performance data quoted. Please keep in mind that double-digit returns are highly unusual and cannot be sustained. Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost. Variable products are sold by prospectus. For performance information current to the most recent month-end, a prospectus, or summary prospectus, go to www.LincolnFinancial.com or call 888-868-2583. Investors should consider a fund's investment objective, risks, charges and expenses before investing. The fund prospectus and, if available, the summary prospectus contain this and other important information. Please read the prospectus carefully before investing.

****This fund is available in Investor Advantage Pro only.

Investor Advantage B Share Quarterly Standardized Performance as of 6/30/2022***

Fund Name	Inception date	1 yr	5 yr	10 yr or since inception
ALPS/Alerian Energy Infrastructure Portfolio	6/23/2014	-1.74%	0.57%	-2.04%
ALPS/Red Rocks Global Opportunity Portfolio	5/18/2015	-30.48%	2.85%	4.11%
American Century VP Balanced Fund	5/16/2016	-20.53%	3.94%	5.21%
American Century VP Large Company Value Fund	5/22/2017	-8.97%	5.87%	6.41%
American Funds Asset Allocation Fund	6/23/2014	-20.16%	4.43%	5.07%
American Funds Capital Income Builder®	5/19/2014	-13.55%	2.61%	2.64%
American Funds Global Growth Fund	6/23/2014	-32.72%	6.56%	7.14%
American Funds Global Small Capitalization Fund	6/23/2014	-42.31%	2.52%	2.78%
American Funds Growth Fund	6/23/2014	-32.18%	11.84%	11.42%
American Funds Growth-Income Fund	6/23/2014	-20.85%	7.53%	7.72%
American Funds International Fund	6/23/2014	-35.07%	-1.21%	0.40%
American Funds Mortgage Fund	6/23/2014	-15.01%	-1.09%	0.12%
American Funds New World Fund®	6/23/2014	-35.27%	2.57%	1.83%
American Funds Washington Mutual Investors Fund	6/23/2014	-11.53%	6.41%	7.15%
ClearBridge Variable Aggressive Growth Portfolio	6/23/2014	-36.87%	1.44%	2.51%
Clearbridge Variable Large Cap Growth Portfolio	5/22/2017	-33.12%	8.40%	8.97%
ClearBridge Variable Mid Cap Portfolio	5/19/2014	-25.69%	4.57%	5.72%
Columbia VP Commodity Strategy Fund	1/9/2017	18.64%	7.57%	6.34%
Columbia VP Emerging Markets Bond Fund	1/9/2017	-27.98%	-3.46%	-1.58%
Columbia VP Strategic Income Fund	1/9/2017	-18.74%	0.05%	1.08%
Delaware Ivy VIP Asset Strategy Portfolio	6/23/2014	-21.35%	4.18%	1.52%
Delaware Ivy VIP Energy Portfolio	6/23/2014	24.34%	-3.88%	-8.45%
Delaware Ivy VIP High Income Portfolio	6/23/2014	-20.97%	-0.14%	1.10%
Delaware Ivy VIP Mid Cap Growth Portfolio	6/23/2014	-37.52%	11.03%	8.69%
Delaware Ivy VIP Science and Technology Portfolio	6/23/2014	-36.90%	9.97%	7.71%
Delaware Ivy VIP Small Cap Growth Portfolio	11/2/2018	-38.83%	N/A	1.36%
Delaware VIP® Emerging Markets Series	5/24/2004	-37.91%	0.76%	3.10%
Delaware VIP® Small Cap Value Series	11/20/1998	-18.23%	3.08%	7.96%
Eaton Vance VT Floating-Rate Income Fund	6/23/2014	-12.50%	0.03%	1.10%
Fidelity® VIP Balanced Portfolio	5/20/2019	-20.78%	N/A	7.05%
Fidelity® VIP Contrafund® Portfolio	9/19/2001	-26.16%	8.58%	10.63%
Fidelity® VIP Growth Portfolio	11/20/1998	-25.11%	13.56%	13.95%
Fidelity® VIP Mid Cap Portfolio	6/6/2005	-22.36%	4.70%	8.55%
Fidelity® VIP Strategic Income Portfolio	5/18/2015	-18.90%	-0.05%	1.17%
First Trust Capital Strength Portfolio	5/18/2020	-14.79%	N/A	7.38%
First Trust Dorsey Wright Tactical Core Portfolio	2/8/2016	-22.18%	3.76%	6.53%
First Trust International Developed Capital Strength Portfolio	5/18/2020	-23.71%	N/A	6.43%
First Trust Multi Income Allocation Portfolio	6/23/2014	-13.09%	1.98%	2.55%
First Trust/Dow Jones Dividend & Income Allocation Portfolio	6/23/2014	-18.79%	3.37%	4.82%
Franklin Allocation VIP Fund	6/23/2014	-21.27%	1.69%	1.94%
Franklin Income VIP Fund	6/23/2014	-10.82%	3.22%	2.54%
Franklin Rising Dividends VIP Fund	6/23/2014	-15.40%	8.98%	8.37%
Franklin Small Cap Value VIP Fund	6/23/2014	-21.74%	4.13%	4.45%
Franklin Small-Mid Cap Growth VIP Fund	6/23/2014	-42.74%	7.02%	5.98%
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio	6/23/2014	-15.11%	-0.30%	-0.79%

***In compliance with SEC guidelines, these results show each investment option's average annual total return as of the most recent quarter. These numbers reflect the deduction of the M&E charge (if applicable), administrative fee and surrender charges (if applicable) and a pro rata share of the annual contract charge. For performance purposes, any applicable flat dollar fees have been converted to asset-based charges as a percentage of the average contract size up to the threshold maximum as shown in the prospectus. Performance results will be different when the account passes the threshold (if applicable) because fees will be lower. The cost for other riders with quarterly charges is not reflected. Returns shown for periods of less than one year are not annualized.

Quoted performance data represents past performance; past performance does not guarantee or predict future performance. Current performance may be lower or higher than the performance data quoted. Please keep in mind that double-digit returns are highly unusual and cannot be sustained. Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost. Variable products are sold by prospectus. For performance information current to the most recent month-end, a prospectus, or summary prospectus, go to www.LincolnFinancial.com or call 888-868-2583. Investors should consider a fund's investment objective, risks, charges and expenses before investing. The fund prospectus and, if available, the summary prospectus contain this and other important information. Please read the prospectus carefully before investing.

Investor Advantage B Share Quarterly Standardized Performance as of 6/30/2022***

Fund Name	Inception date	1 yr	5 yr	10 yr or since inception
Guggenheim VT Long Short Equity	6/23/2014	-12.43%	1.05%	1.70%
Guggenheim VT Multi-Hedge Strategies	6/23/2014	-11.23%	1.79%	1.82%
Invesco Oppenheimer V.I. International Growth Fund	6/23/2014	-36.01%	-0.74%	0.17%
Invesco V.I. Comstock Fund	6/23/2014	-8.60%	7.17%	6.21%
Invesco V.I. Diversified Dividend Fund	6/23/2014	-11.08%	4.11%	5.38%
Invesco V.I. Equity and Income Fund	6/23/2014	-16.01%	4.10%	4.73%
Invesco V.I. EQV International Equity Fund	11/20/1998	-29.93%	0.35%	3.74%
Invesco V.I. Main Street Small Cap Fund®	6/23/2014	-25.14%	5.44%	6.30%
JPMorgan Insurance Trust Core Bond Portfolio	1/9/2017	-18.01%	-0.84%	0.02%
JPMorgan Insurance Trust Global Allocation Portfolio	5/18/2015	-23.59%	2.30%	2.95%
Lord Abbett Series Fund Bond Debenture Portfolio	6/23/2014	-21.01%	0.12%	1.76%
Lord Abbett Series Fund Short Duration Income Portfolio	6/23/2014	-12.88%	-0.44%	0.37%
Lincoln Nasdaq-100 Buffer Fund Jun ****	6/21/2021	-17.55%	N/A	-15.12%
Lincoln Nasdaq-100 Buffer Fund Sep ****	9/20/2021	N/A	N/A	-20.41%
Lincoln Nasdaq-100 Buffer Fund Dec ****	12/20/2021	N/A	N/A	-23.79%
Lincoln Nasdaq-100 Buffer Fund Mar ****	3/21/2022	N/A	N/A	-19.27%
Lincoln S&P 500 Buffer Fund May ****	6/21/2021	-12.66%	N/A	-10.60%
Lincoln S&P 500 Buffer Fund Aug ****	8/23/2021	N/A	N/A	-13.67%
Lincoln S&P 500 Buffer Fund Nov ****	11/22/2021	N/A	N/A	-17.55%
Lincoln S&P 500 Fuffer Fund Feb ****	2/22/2022	N/A	N/A	-14.36%
Lincoln S&P 500 Ultra Buffer Fund May ****	6/21/2021	-11.13%	N/A	-9.53%
Lincoln S&P 500 Ultra Buffer Fund Aug ****	8/23/2021	N/A	N/A	-10.28%
Lincoln S&P 500 Ultra Buffer Fund Nov ****	11/22/2021	N/A	N/A	-12.61%
Lincoln S&P 500 Ultra Buffer Fund Feb ****	2/22/2022	N/A	N/A	-11.34%
LVIP American Balanced Allocation Fund	6/23/2014	-21.16%	3.54%	3.70%
LVIP American Growth Allocation Fund	6/23/2014	-22.96%	3.76%	3.97%
LVIP American Preservation Fund	9/28/2012	-13.36%	-0.86%	-0.29%
LVIP Baron Growth Opportunities Fund	5/22/2006	-32.28%	7.95%	10.49%
LVIP BlackRock Global Allocation Fund	6/3/2022	N/A	N/A	-12.78%
LVIP BlackRock Global Real Estate Fund	6/4/2007	-24.27%	1.42%	3.48%
LVIP BlackRock Inflation Protected Bond Fund	6/30/2010	-8.77%	1.02%	-0.05%
LVIP Channing Small Cap Value Fund	8/22/2022	N/A	N/A	N/A
LVIP Delaware Bond Fund	11/20/1998	-20.10%	-0.99%	0.36%
LVIP Delaware Diversified Floating Rate Fund	6/30/2010	-10.02%	-0.68%	-0.01%
LVIP Delaware Diversified Income Fund	5/24/2004	-20.62%	-0.78%	0.58%
LVIP Delaware High Yield Fund	11/20/1998	-20.71%	0.19%	2.48%
LVIP Delaware Limited-Term Diversified Income Fund	6/6/2005	-12.94%	-0.87%	-0.17%
LVIP Delaware Mid Cap Value Fund	6/4/2007	-14.79%	5.10%	9.13%
LVIP Delaware REIT Fund	11/20/1998	-15.50%	1.61%	4.63%
LVIP Delaware SMID Cap Core Fund	11/20/1998	-22.35%	5.05%	8.50%
LVIP Delaware Social Awareness Fund	9/19/2001	-21.67%	8.56%	10.82%
LVIP Delaware U.S. Growth Fund	9/19/2001	-26.94%	9.51%	10.71%
LVIP Delaware Value Fund	11/20/1998	-9.87%	5.63%	9.18%
LVIP Dimensional International Core Equity Fund	5/18/2015	-24.37%	0.24%	1.02%
LVIP Dimensional U.S. Core Equity 1 Fund	6/6/2005	-19.71%	8.36%	10.74%
LVIP Dimensional U.S. Core Equity 2 Fund	5/18/2015	-19.10%	7.61%	7.26%
LVIP Global Income Fund	6/30/2009	-22.95%	-2.48%	-0.98%
LVIP Government Money Market Fund	11/20/1998	-7.92%	-0.99%	-0.66%
7 Day Money Market Yield as of 06/30/2022: -0.18%				
LVIP JPMorgan High Yield Fund	6/30/2010	-20.01%	0.07%	2.66%
LVIP Loomis Sayles Global Growth Fund	5/14/2018	-38.13%	N/A	3.22%
LVIP MFS International Growth Fund	6/4/2007	-24.64%	4.19%	5.80%

***In compliance with SEC guidelines, these results show each investment option's average annual total return as of the most recent quarter. These numbers reflect the deduction of the M&E charge (if applicable), administrative fee and surrender charges (if applicable) and a pro rata share of the annual contract charge. For performance purposes, any applicable fiat dollar fees have been converted to asset-based charges as a percentage of the average contract size up to the threshold maximum as shown in the prospectus. Performance results will be different when the account passes the threshold (if applicable) because fees will be lower. The cost for other riders with quarterly charges is not reflected. Returns shown for periods of less than one year are not annualized.

Quoted performance data represents past performance; past performance does not guarantee or predict future performance. Current performance may be lower or higher than the performance data quoted. Please keep in mind that double-digit returns are highly unusual and cannot be sustained. Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost. Variable products are sold by prospectus. For performance information current to the most recent month-end, a prospectus, or summary prospectus, go to www.LincolnFinancial.com or call 888-868-2583. Investors should consider a fund's investment objective, risks, charges and expenses before investing. The fund prospectus and, if available, the summary prospectus contain this and other important information. Please read the prospectus carefully before investing.

****This fund is available in Investor Advantage Pro only.

Investor Advantage B Share Quarterly Standardized Performance as of 6/30/2022***

Fund Name	Inception date	1 yr	5 yr	10 yr or since inception
LVIP MFS Value Fund	6/4/2007	-13.36%	5.50%	9.67%
LVIP Mondrian International Value Fund	9/19/2001	-19.47%	-0.51%	3.27%
LVIP PIMCO Low Duration Bond Fund	5/19/2014	-13.05%	-1.07%	-0.07%
LVIP SSGA Bond Index Fund	6/23/2008	-18.78%	-1.30%	-0.04%
LVIP SSGA Conservative Index Allocation Fund	11/15/2010	-20.39%	1.53%	2.99%
LVIP SSGA Conservative Structured Allocation Fund	11/15/2010	-19.25%	1.16%	2.97%
LVIP SSGA Developed International 150 Fund	6/23/2008	-19.73%	-1.01%	4.53%
LVIP SSGA Emerging Markets 100 Fund	6/23/2008	-22.44%	-1.80%	0.24%
LVIP SSGA Emerging Markets Equity Index Fund	11/12/2018	-33.52%	N/A	0.59%
LVIP SSGA International Index Fund	6/23/2008	-25.57%	0.24%	3.80%
LVIP SSGA Large Cap 100 Fund	6/23/2008	-15.07%	5.99%	10.61%
LVIP SSGA Mid-Cap Index Fund	1/9/2017	-23.00%	4.85%	5.73%
LVIP SSGA Moderate Index Allocation Fund	11/15/2010	-21.51%	2.72%	4.50%
LVIP SSGA Moderate Structured Allocation Fund	11/15/2010	-19.63%	2.21%	4.51%
LVIP SSGA Moderately Aggressive Index Allocation Fund	11/15/2010	-22.62%	2.98%	5.01%
LVIP SSGA Moderately Aggressive Structured Allocation Fund	11/15/2010	-20.22%	2.32%	4.95%
LVIP SSGA Nasdaq-100 Index Fund	5/24/2021	-28.71%	N/A	-20.73%
LVIP SSGA S&P 500 Index Fund	6/4/2007	-18.92%	9.25%	11.30%
LVIP SSGA Short-Term Bond Index Fund	5/14/2018	-12.19%	N/A	-0.58%
LVIP SSGA Small-Cap Index Fund	6/4/2007	-33.39%	2.92%	7.57%
LVIP SSGA Small-Mid Cap 200 Fund	6/23/2008	-22.01%	3.55%	7.97%
LVIP T. Rowe Price Growth Stock Fund	6/4/2007	-42.75%	6.44%	10.81%
LVIP T. Rowe Price Structured Mid-Cap Growth Fund	9/19/2001	-34.11%	7.62%	10.59%
LVIP Vanguard Bond Allocation Fund	5/16/2011	-18.89%	-1.66%	-0.37%
LVIP Vanguard Domestic Equity ETF Fund	5/16/2011	-21.32%	8.57%	10.57%
LVIP Vanguard International Equity ETF Fund	5/16/2011	-27.40%	0.70%	3.82%
LVIP Wellington Capital Growth Fund	6/4/2007	-37.05%	11.36%	13.27%
LVIP Wellington SMID Cap Value Fund	6/4/2007	-15.55%	4.30%	8.34%
LVIP Western Asset Core Bond Fund	5/22/2017	-21.52%	-1.20%	-0.58%
MFS® VIT Growth Series	11/20/1998	-30.74%	11.04%	12.84%
MFS® VIT II International Intrinsic Value Portfolio	6/23/2014	-30.80%	2.19%	3.96%
MFS® VIT Total Return Series	11/20/1998	-17.09%	3.76%	6.22%
MFS® VIT Utilities Series	11/20/1998	-2.06%	7.09%	7.61%
Morgan Stanley VIF Global Infrastructure Portfolio	6/23/2014	-10.74%	3.48%	3.27%
PIMCO VIT All Asset Portfolio	6/1/2020	-18.08%	N/A	5.51%
PIMCO VIT CommodityRealReturn® Strategy Portfolio	6/30/2009	14.58%	8.37%	-1.53%
PIMCO VIT Dynamic Bond Portfolio	6/23/2014	-13.38%	-0.03%	0.75%
PIMCO VIT Emerging Markets Bond Portfolio	6/23/2014	-27.58%	-2.48%	-0.32%
Putnam VT George Putnam Balanced Fund	1/9/2017	-19.91%	5.60%	6.58%
Putnam VT Global Health Care Fund	9/19/2001	-8.27%	8.69%	12.19%
Putnam VT Income Fund	5/18/2015	-20.16%	-1.01%	-0.18%
Putnam VT Large Cap Value Fund	5/15/2017	-11.59%	8.56%	8.84%
Putnam VT Multi-Asset Absolute Return Fund	6/23/2014	-9.03%	-2.97%	-1.23%
Putnam VT Sustainable Future Fund ****	2/22/2022	N/A	N/A	-24.26%
Putnam VT Sustainable Leaders Fund ****	2/22/2022	N/A	N/A	-21.88%
Templeton Foreign VIP Fund	6/23/2014	-24.11%	-3.51%	-2.88%
Templeton Global Bond VIP Fund	6/23/2014	-16.11%	-4.48%	-2.73%
VanEck VIP Global Resources Fund	6/23/2014	-9.39%	3.87%	-4.71%
Virtus Newfleet Multi-Sector Intermediate Bond Series	6/23/2014	-17.60%	-0.21%	0.89%

***In compliance with SEC guidelines, these results show each investment option's average annual total return as of the most recent quarter. These numbers reflect the deduction of the M&E charge (if applicable), administrative fee and surrender charges (if applicable) and a pro rata share of the annual contract charge. For performance purposes, any applicable flat dollar fees have been converted to asset-based charges as a percentage of the average contract size up to the threshold maximum as shown in the prospectus. Performance results will be different when the account passes the threshold (if applicable) because fees will be lower. The cost for other riders with quarterly charges is not reflected. Returns shown for periods of less than one year are not annualized.

Quoted performance data represents past performance; past performance does not guarantee or predict future performance. Current performance may be lower or higher than the performance data quoted. Please keep in mind that double-digit returns are highly unusual and cannot be sustained. Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost.

Variable products are sold by prospectus. For performance information current to the most recent month-end, a prospectus, or summary prospectus, go to www.LincolnFinancial.com or call 888-868-2583. Investors should consider a fund's investment objective, risks, charges and expenses before investing. The fund prospectus and, if available, the summary prospectus contain this and other important information. Please read the prospectus carefully before investing.

****This fund is available in Investor Advantage Pro only.

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

©2022 Lincoln National Corporation
LincolnFinancial.com

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.

LCN-3630353-061421
 DOC 09/22 Z103
 Order code: VA-LIA-FLI001



This report contains information (the "Information") sourced from MSCI Inc., its affiliates or information providers (the "MSCI Parties") and may have been used to calculate scores, ratings or other indicators. The Information is for internal use only, and may not be reproduced/redisseminated in any form, or used as a basis for or a component of any financial instruments or products or indices. The MSCI Parties do not warrant or guarantee the originality, accuracy and/or completeness of any data or Information herein and expressly disclaim all express or implied warranties, including of merchantability and fitness for a particular purpose. The Information is not intended to constitute investment advice or a recommendation to make (or refrain from making) any investment decision and may not be relied on as such, nor should it be taken as an indication or guarantee of any future performance, analysis, forecast or prediction. None of the MSCI Parties shall have any liability for any errors or omissions in connection with any data or Information herein, or any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages.

THE LVIP MANAGED RISK AND MANAGED VOLATILITY FUNDS ARE NOT GUARANTEED OR INSURED BY LINCOLN OR BY ANY OTHER INSURANCE COMPANY OR ENTITY, AND SHAREHOLDERS MAY EXPERIENCE LOSSES. THE STRATEGY USED BY THE FUNDS IS SEPARATE AND DISTINCT FROM ANY ANNUITY OR INSURANCE CONTRACT RIDERS OR FEATURES.

Variable annuities are long-term investment products designed for retirement purposes and are subject to market fluctuation, investment risk, and possible loss of principal. Variable annuities contain both investment and insurance components and have fees and charges, including mortality and expense, administrative, and advisory fees. Optional features are available for an additional charge. The annuity's value fluctuates with the market value of the underlying investment options, and all assets accumulate tax-deferred. Withdrawals of earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax. Withdrawals will reduce the death benefit and cash surrender value.

Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable variable annuity prospectus contains this and other important information about the variable annuity and its underlying investment options. Please call 888-868-2583 for a free prospectus. Read it carefully before investing or sending money. Products and features are subject to state availability.

Lincoln Investment Advisors Corporation (LIAC) serves as the investment advisor to the LVIP Managed Risk American Allocation Funds. LIAC is the subsidiary of The Lincoln National Life Insurance Company responsible for analyzing and reviewing the investment options for inclusion in the Lincoln variable products.

Lincoln variable annuities and American Legacy® variable 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.**

Contracts sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

All contract and rider guarantees, including those for optional benefits, fixed subaccount crediting rates, or annuity payout rates, 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 an annuity contract purchased in an IRA or other tax-qualified plan.

This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY, and their applicable affiliates (collectively referred to as "Lincoln"). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products and services.