

The sidelines aren't always safe. Here's what you can do now.

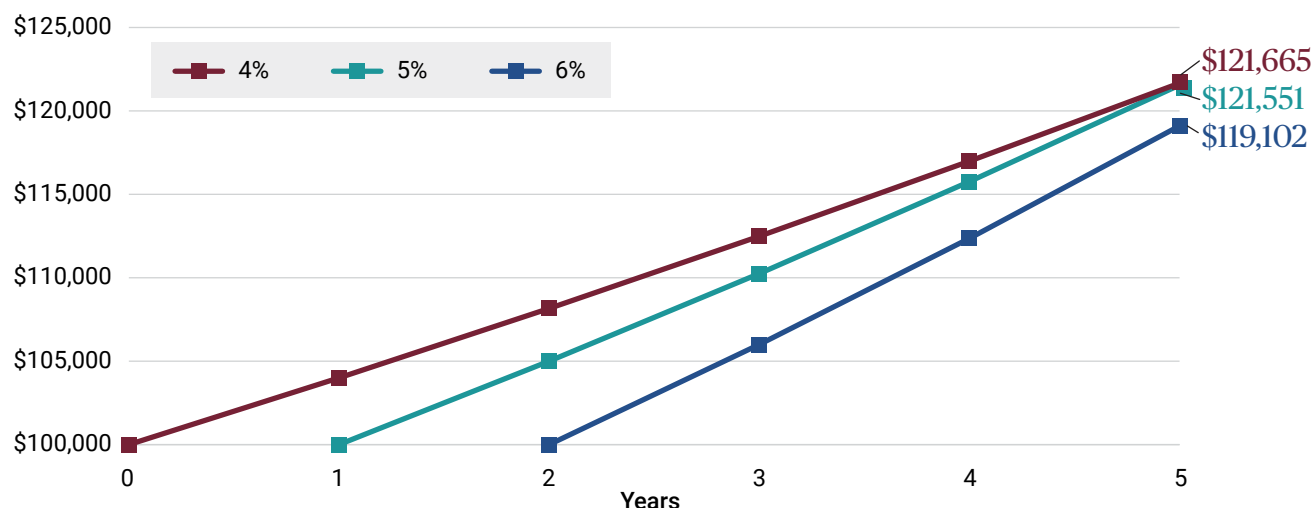
It's easy to see the risks of unpredictable rates – but if you wait to invest you may pay a big price in the hidden risk of lost opportunity.

Your two most valuable assets

Today, you have a priceless asset that you will slowly lose over the years: time. Combined with the “magic of compounding interest,” investments made today at a lower (actual) interest rate may reap bigger results than a higher (hoped for) future rate.

What's the cost of waiting?

Take a look at the chart below, which shows a slow and steady investor, using time and compounded interest, who has a stronger outcome – even with a lower rate – than the investor who tries to catch up in a mad dash with a higher rate.



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A \$100,000 investment with a 4% rate, held for five years, grows to \$121,665.

But what if you held out for a higher rate? If you waited just one year, and had a higher rate of 5%, you'd end up short with **\$121,551**. If you waited two years, with an even higher rate of 6%, you would still fall short at **\$119,102**.

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public.



If you need to grow your money for retirement and have cash on the sidelines, it may be a good time to discuss a Lincoln fixed annuity with your financial professional.

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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Our people.

Industry leadership built around a consistent standard of long-term excellence.

Our products.

Weather today's — and tomorrow's — retirement challenges, with strategies that stand the test of time.

Our process.

Access streamlined information so you can focus on your financial goals.

Our name.

We are proud to carry the Lincoln name since 1905 and are committed to what it stands for.

The small things we do every day mark the strength and value we've brought to our investors for more than a century and make us who we are today.

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A fixed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses.

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The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the Client Guide, Disclosure Statement and Fact Sheet, or contact your representative.

Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply. Withdrawals and surrenders may be subject to surrender charges and a Market Value Adjustment.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax-qualified plan, since these are already afforded tax-deferred status.

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