

## It's easy. Just Scan & Plan!



### Now you can access Lincoln's Digital Resource Guide in seconds

- Run illustrations without a login
- View the full marketing library

#### visit.lfg.com/DRG

Scan now. Read at your convenience!



Scan for the

current Rate Sheet

#### OUR HISTORY. YOUR FUTURE.

Since 1905, Lincoln has been living up to the character of our namesake: integrity, honesty, and the belief in a better tomorrow. You want the rates? You got the rates!

View the latest from Lincoln Financial. visit.LFG.com/FA-ALL-RST003

# Schedule your next opportunity

Select a time to connect with your local representative.

visit.lfg.com/FAScheduling

Scan for

appointment availability



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

For financial professional use only. Not for use with the public.

#### Important information:

Lincoln Financial Group<sup>®</sup> affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult an independent professional as to any tax, accounting, or legal statements made herein.

A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

Lincoln fixed indexed annuities are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.** 

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. **Contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.** 

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, since they are already afforded tax-deferred status.

Product and features are subject to state availability. Limitations and exclusions may apply.

For financial professional use only. Not for use with the public.

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

©2021 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-3718033-081621 POD 9/21 **Z01** Order code: FA-MGAQR-FLI001

