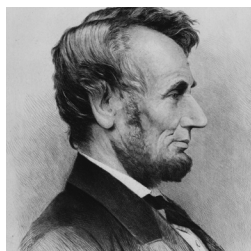


# A history of commitment. A consistent presence for tomorrow.

Integrity, innovation, and dedication – we’ve stood by our promises since our founding in 1905. With a century of history and two decades dedicated to brokerage, Lincoln Financial Group is positioned to help you make a difference for your clients.



**1905**  
In the spirit of dependability and honesty, received permission from Lincoln’s son to use his name and likeness.

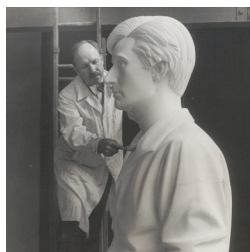
## Protecting families, estates and legacies since 1905

**1912**  
Started the actuarial and medical team that set our risk management apart with **consistent, fair pricing**.

**1955**  
Became the **ninth-largest** insurance company in the U.S., with over a million policyowners, 2,500 agents and 2,000 employees.

**2019**  
Achieved record life insurance sales.

**Today**  
**\$282** billion in assets under management<sup>1</sup>  
**#187** on the 2022 *Fortune* 500 list by revenue; **#22** when ranked by assets<sup>2</sup>  
Comdex Score: **82**<sup>3</sup>



**1932**  
Famed sculptor Paul Manship created “The Hoosier Youth” in the dark days of the Depression, in honor of our namesake.

## Growing and protecting wealth for retirement

**1930s**  
Annuities have been a core part of our business since our earliest years, helping Americans weather the Great Depression.

**1997**  
Issued our first fixed indexed annuity, revolutionizing our product offerings.



**2003**  
With its prominent placement on Lincoln Financial Field, we continue to share Abraham Lincoln’s name and likeness with the world.

## Protecting Americans through all stages of life

**1987**  
Launched Lincoln *MoneyGuard*<sup>®</sup>, pioneering the first hybrid life/long-term care solution.

**2021**  
We continue to shape the industry with *MoneyGuard Market Advantage*<sup>®</sup>, a variable life insurance policy with a long-term care rider.

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

## Financial strength ratings<sup>4</sup>

	The Lincoln National Life Insurance Company	Lincoln Life & Annuity Company of New York
AM Best	<b>A</b> (3rd highest of 16)	<b>A</b> (3rd highest of 16)
Fitch	<b>A+</b> (5th highest of 19)	<b>A+</b> (5th highest of 19)
Moody's	<b>A1</b> (5th highest of 21)	<b>A1</b> (5th highest of 21)
S&P	<b>A+</b> (5th highest of 21)	<b>A+</b> (5th highest of 21)

## One relationship to support your business

Lincoln Financial Group became the company it is today through strong relationships with support from partners like you. We've maintained a powerful brokerage distribution model for 20 years with offices in Atlanta, Concord, Greensboro, Fort Wayne, Hartford, Omaha, Philadelphia and Radnor.

**From industry-shaping innovations to market insights, we're committed to supporting your business. Learn more at our [Brokerage Resource Center](#).**



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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LCN-5494254-030323

POD ADA 3/23 **Z02**

**Order code: LFD-BROKG-FLI001**



- <sup>1</sup> Represents statutory capital of The Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York, First Penn-Pacific Life Insurance Company, and Lincoln Life Assurance Company of Boston, which includes asset valuation reserve (AVR) and other adjustments used in calculation of Total Adjusted Capital.
- <sup>2</sup> Lincoln National Corporation. Based on median three-year cash flow return on investment (ROI), 2021 sales growth, and adjusted for divestitures.
- <sup>3</sup> Source, as of March 1, 2023: VitalSales Suite, a product of EbixExchange. Score is for The Lincoln National Life Insurance Company.
- <sup>4</sup> These ratings apply only to the claims-paying ability of the issuing insurance company as of February 8, 2023. They do not apply to the safety or investment performance of any variable products or funds. The ratings do not imply approval of the variable products or their performance. All ratings are subject to revision or withdrawal at any time by the rating agencies. The ratings are not recommendations to buy, sell or hold our securities. For more information on ratings, including rating agency outlooks, see [LincolnFinancial.com/investor](#).

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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.

Lincoln *MoneyGuard*<sup>®</sup> solutions, including Lincoln *MoneyGuard*<sup>®</sup>, and *MoneyGuard Market Advantage*<sup>®</sup>, are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY.

Product and features are subject to state availability. Limitations and exclusions may apply. Lincoln fixed indexed annuities and *Lincoln MoneyGuard Advantage*<sup>®</sup> are not available in New York.

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