

Invest with more confidence with *Secure Lock*SM

Available with *Lincoln Level Advantage 2*SM index-linked annuity

When faced with volatility and uncertainty, you may be tempted to stray from your long-term investing plan. Knowing you can adjust your strategy in the near term without undermining your long-term plan may help you feel more in control and confident to ride out the ups and downs.

Lincoln Level Advantage 2 offers a feature you can use to bring added predictability and opportunity to your investment.



Lock it in

Capture gains and reset your growth potential and downside protection.



Change your course

Lock in account value during a term with the option to continue the term or change crediting strategies.



Take action

Respond to changes in the market or your investment strategy as often as once per year for no additional cost.



Lincoln Level Advantage 2 is an index-linked annuity. Annuities are long-term investment products that offer tax-deferred growth, and death benefit protection. To decide if *Lincoln Level Advantage 2* is right for you, consider that its value will fluctuate; it is subject to investment risk and possible loss of principal. All guarantees, including those for optional features, are subject to the claims-paying ability of the issuer. Limitations and conditions apply.

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public.



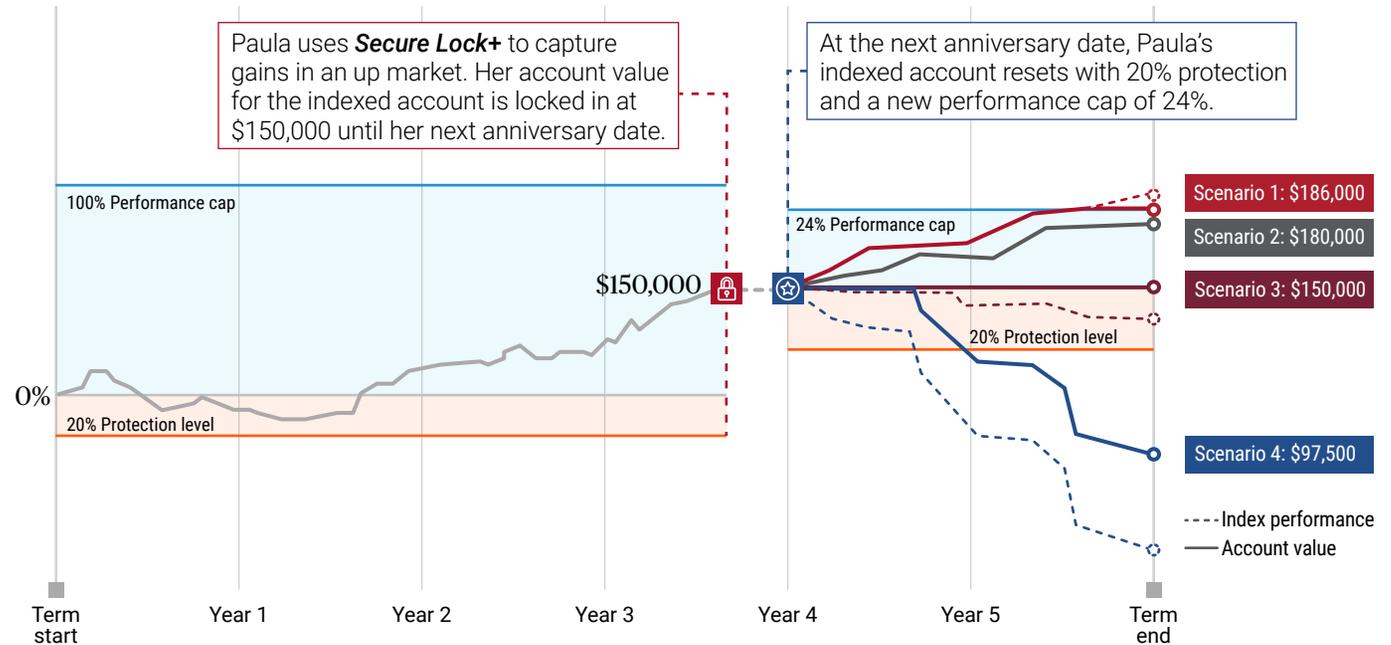
Focused on growing her money but has become more sensitive to risk

Invests \$100,000 in *Lincoln Level Advantage 2*

Allocates her money to a 6-year indexed account with 20% protection

Paula's financial professional gets an alert when her indexed account performance reaches a preset threshold. Together, they decide this is a good time to use *Secure Lock+* to capture the gains and get continued growth potential for the rest of the term even as she maintains a new level of protection from future loss.

How Paula captures gains in an up market



Scenario 1 – Market growth is capped

Performance cap	24%
Index performance	28% (\$192,000)
Lincoln Level Advantage 2 result	24% (\$186,000)

Scenario 2 – Full market growth is captured

Performance cap	24%
Index performance	20% (\$180,000)
Lincoln Level Advantage 2 result	20% (\$180,000)

Scenario 3 – Account value is protected

Protection level	20%
Index performance	-10% (\$135,000)
Lincoln Level Advantage 2 result	0% (\$150,000)

Scenario 4 – Decline results in some loss

Protection level	20%
Index performance	-55% (\$67,500)
Lincoln Level Advantage 2 result	-35% (\$97,500)

Upon a lock in, the account value of the indexed account is locked in and will be adjusted for withdrawals, interest rate adjustments, and any charges. On the next anniversary date, the daily adjustments to the account value of the indexed account will resume and the starting index value to determine the performance at the end of the term and your Crediting Base are reset to the locked in value. If you request a lock in when the indexed account value is below the Indexed Crediting Base, protection levels do not apply and you assume all loss.

The reset crediting strategy rate declared takes into account market pricing factors and may be significantly less (or higher for Spread rate indexed accounts) than the crediting strategy rate prior to the lock in.

Examples are hypothetical and for illustrative purposes only. They do not reflect a specific indexed account and are not indicative of real results. Indexed accounts are tied to market performance, but they are not actual investments in the stock market. You cannot invest directly in an index.

Frequently asked questions

Get the answers to common questions about *Secure Lock+*SM.

How much does it cost to lock in my account value?

Nothing. There is no cost to use the *Secure Lock+* feature.

How often can I lock in my account value for the indexed account?

As frequently as once per contract year during an indexed term.

What will my rate be upon the reset after a lock in?

Rates are published at least five days before your indexed account resets. Rates are aligned to the time remaining in your contract and also take into account market pricing factors. They can be found on your online account.

Does my protection level change when my indexed account resets after lock in?

No. Your indexed account resets with the same level of protection as the beginning of the term.

What options do I have when using *Secure Lock+*?

After you use *Secure Lock+* to lock in your indexed account value, you have two options upon the next anniversary date.

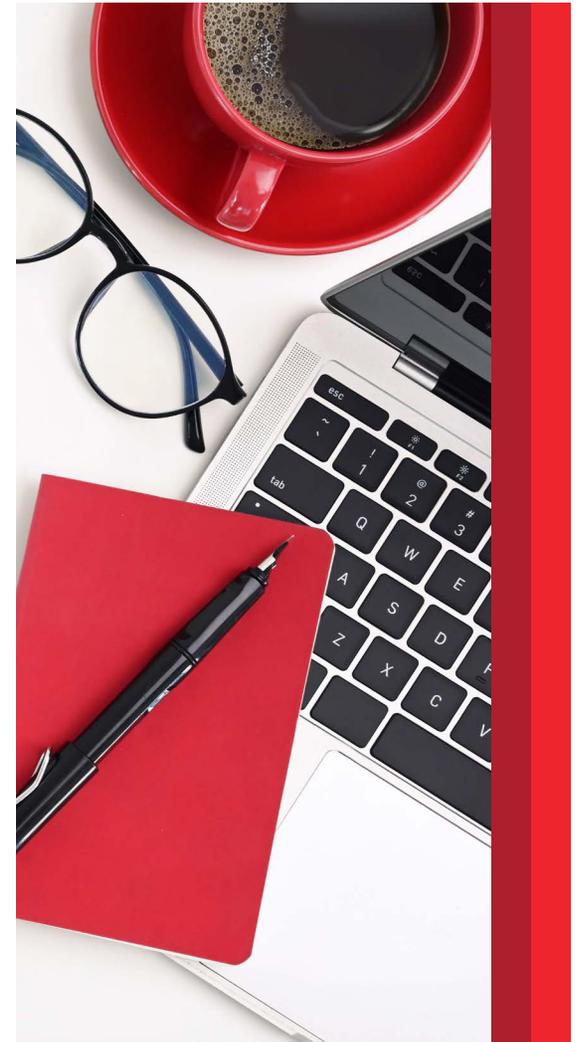
- You can reset to continue the rest of your term with a new rate, starting index value, Crediting Base and refreshed protection level.
- Or, you can choose to reallocate to one of the eligible indexed accounts to begin a new term.

What if the index I'm tracking declines or increases after I lock in my account value?

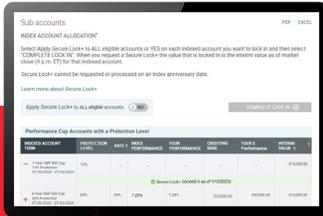
The index performance between when you lock in and the next anniversary date will not impact your account value in any way.

Is there help for deciding when to use *Secure Lock+*?

Your financial professional can set a performance threshold and get notified via text or email when your indexed account value reaches a certain performance threshold. Then, it's easy to lock in the value online when you're ready.



When reallocating out of an indexed segment, new 1-year segments are generally available. The availability of new multi-year segments will vary.



Know your position
View, track and lock in your account performance online.

www.LincolnFinancial.com

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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Feel more in control and confident about staying in the market through volatility. Ask your financial professional if *Lincoln Level Advantage 2SM with Secure Lock+SM* is right for you.

For more information, go to LFG.com/LevelAdvantage.

Important information:

This material is authorized for use only when preceded or accompanied by a prospectus, which describes investment objectives, risk factors, fees and charges that may apply as well as other important information. Please read the prospectus carefully before you invest or send money.

The prospectus can be obtained by calling 888-868-2583.

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Lincoln Level Advantage 2SM index-linked annuity is a long-term investment product designed for retirement purposes. There are no explicit fees associated with the index-linked account options available. Annuities are subject to market risk including loss of principal. Withdrawals are subject to ordinary income tax treatment and, if taken prior to age 59½ in nonqualified contracts, may be subject to an additional 10% federal tax.

Index-linked annuity products are complex insurance and investment vehicles and are subject to surrender charges for early withdrawals and interest rate adjustments for withdrawals. Please reference the prospectus for information about the levels of protection available and other important product information.

The risk of loss occurs each time you move into a new indexed account. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels that vary based on the index, term, and crediting strategy selected are subject to change and may not be available with every option.

Lincoln Level Advantage 2SM index-linked annuities (contract forms 22-50090, 22-50091, and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

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This product and the components and features contained within are not available in all states or firms.

There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Not available in New York.

For use with the general public.