

Lincoln ClassicSM 5

Facts-At-A-Glance

Issue ages	0–85 Nonqualified and Qualified
Available markets	Nonqualified, Qualified (IRA and Roth IRA), TSA transfers ¹
Minimum single premium	\$10,000 Nonqualified and Qualified
Maximum premium (without prior Home Office approval)	Ages 0–65: \$2,000,000 Ages over 65: \$500,000 The maximum premium limit is per contractowner, including previous contracts involving the same individual.
Interest rate guarantee period	Initial: Five years Subsequent: One year
Interest rate bonus (year one)	Premium received: Less than \$100,000: 1.00% \$100,000 or more: 2.00%
Market Value Adjustment (MVA) ²	If you access more than the 10% annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment, based on the current interest rate environment at the time of the surrender. The MVA does not apply to: withdrawals after the surrender charge period, 10% annual free withdrawals, the death benefit, and annuitized contracts.
Surrender charge period (% of accumulation value surrendered after MVA) ²	Contract year: 1 2 3 4 5 6+ 9% 8% 7% 6% 5% 0%
Nursing home and terminal illness benefits ³	Allows access to contract value without surrender charge or MVA if certain conditions are met. Please see the Disclosure Statement for necessary criteria and conditions. Subject to state availability.
Partial surrenders ⁴	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges.
Guaranteed Minimum Cash Surrender Value (GMCSV)	The GMCSV is based on a guaranteed minimum interest rate, which ranges from 1%–3%. If you surrender your contract, the GMCSV ensures that you will receive the greater of your actual contract value, less any applicable surrender charge and Market Value Adjustment, or the GMCSV. Withdrawals and surrender charges will affect the GMCSV and can result in the GMCSV being less than your premium.
Death benefit	Upon the death of a contractowner or annuitant, beneficiaries receive the contract value. The death benefit is only available before the contract is annuitized.
Scheduled maturity date	On the maturity date, the greater of the accumulation value or the GMCSV will be turned into a stream of income. The maturity date is the later of the 10th contract anniversary or anniversary on or immediately following the annuitant’s 95th birthday. Maturity date may be changed to any date after the fifth contract year. ⁵
Choice of income options (annuitization)	After the fifth contract year ⁵ the full contract value without an MVA or surrender charge may be received under a wide choice of income payment options, including an income that cannot be outlived.

¹ TSA loan provisions not available.

² Please refer to the Examples of Market Value Adjustment (MVA) and Surrender Charge Calculations (FA-MVA-CALC) for more information.

³ Nursing home and terminal illness benefits are provided through riders.

⁴ Withdrawals are subject to income taxes and, if withdrawn before age 59½, a 10% federal penalty tax may apply. In addition, a surrender charge and a Market Value Adjustment will apply during the surrender charge period.

⁵ For contracts issued in Florida, “after the first contract year.”

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Important disclosures. Please read.

There is no additional tax deferral benefit for annuity contracts purchased in an IRA or other tax-qualified plan, since these are already afforded tax-deferred status. Therefore, an annuity should only be purchased in an IRA or qualified plan if the client values some of the other features of the annuity.

Contract also known as policy. Contract value also known as accumulation value.

Interest rates are based on contract features, including any bonus, additional rider benefits, and the death benefit.

Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company.

*Lincoln Classic*SM single premium deferred annuity (contract form 04-600, or state variation) is a fixed annuity issued by The Lincoln National Life Insurance Company and may not be available in all states (may be referred to as "equity indexed annuity" in certain states). Waiver of Surrender Charges for Nursing Home Confinement Rider and Waiver of Surrender Charges for Terminal Illness Rider (form AE-119 and form AE-170, respectively, or state variation) may not be available in all states. **Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

The exact terms of the annuity are contained in the contracts and any attached riders, which will control the issuer's contractual obligations. For complete information about the annuity, please also read the *Lincoln Classic* Client Guide and Disclosure Statement, or contact your Lincoln National Life Insurance Company representative.

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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	