Lincoln Financial Group®
You're In Charge®

Lincoln Financial overview

As of November 30, 2015

Lincoln Financial Group provides advice and solutions that help empower Americans to take charge of their financial futures with confidence and optimism.

NYSE: LNC

110 years
Founded in 1905, Abraham Lincoln's son, Robert Todd Lincoln, grants permission to use his father's likeness.

9,261
current employees

life, income, retirement, workplace insurance, advice

Our core business areas focus on supporting, preserving and enhancing people's lifestyles and retirement outcomes.

More than
17 million people
trust Lincoln for their retirement, insurance and wealth protection needs

Key office locations

Atlanta, GA
Concord, NH
Fort Wayne, IN
Greensboro, NC
Hartford, CT
Omaha, NE
Philadelphia, PA
Radnor, PA
Rolling Meadows, IL

Our business lines are sold through three distribution platforms

1. **Wholesale distribution**—Lincoln Financial sells life insurance and annuities, as well as some defined contribution plans. These products are sold through financial intermediaries.
2. **Retail distribution**—Life insurance, annuities, and defined contributions plans are sold through our own Lincoln Financial Network advisors.
3. **Worksite sales**—Our group protection and defined contribution plans are sold to employers or through an intermediary, with the final sale being to employees who elect to contribute to an employer-sponsored plan.

Corporate headquarters

Lincoln National Corporation
150 North Radnor-Chester Road
Radnor, PA 19087

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

1372525

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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Lincoln Financial Group is the marketing name for Lincoln National Corporation and insurance company affiliates, including The Lincoln National Life Insurance Company, Fort Wayne, IN, and in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY. Variable products distributed by broker-dealer/affiliate Lincoln Financial Distributors, Inc., Radnor, PA. Securities and investment advisory services offered through other affiliates.