

## **Lincoln Financial Group Enhances Annuity Offering with Guaranteed Growth to the Income Base During Accumulation and Broadened Fund Options**

RADNOR, Pa.--(BUSINESS WIRE)--Lincoln Financial Distributors (LFD), the wholesale distribution subsidiary of Lincoln Financial Group (NYSE: LNC), today announced enhancements to Lincoln *Market Select*® Advantage, an optional living benefit rider available for an additional cost with Lincoln's American Legacy® and *Lincoln ChoicePlus Assurance SM* variable annuities. Purposefully designed to help advisors deliver retirement income for their clients, this enhanced option features five percent guaranteed growth to the Income Base during accumulation, flexible income alternatives and access to asset allocation funds, including risk managed options.

"Traditional retirement income approaches that worked in the past won't necessarily work today. With equity markets at an all-time high and interest rates at all-time lows, today's savers face a distinct need for reliable income that they can't outlive in retirement," said John Kennedy, Head of Retirement Solutions Distribution for Lincoln Financial Distributors. "Lincoln *Market Select*® Advantage is a great option for those who value the security of guaranteed income in retirement that an annuity can provide."

Lincoln *Market Select*® Advantage combines guaranteed growth to the Income Base during accumulation with the option to transition to Lincoln's *i4LIFE*® Advantage Guaranteed Income Benefit for maximum income potential in retirement. *i4LIFE*® Advantage is a patented income distribution method, offered only with Lincoln variable annuities. Available for an additional charge, *i4LIFE*® provides tax-efficient income when investing with nonqualified money. Additional benefits include a guaranteed death benefit to support legacy planning needs.

"Lincoln has a long history of providing innovative solutions that help clients create income for their retirement. We continually look for ways to enhance our product offering and simplify the conversation around guaranteed lifetime income," added Kennedy. "These innovations help advisors bring meaningful products to the table that are in the best interest of savers, helping them achieve better retirement outcomes."

For more information about Lincoln *Market Select*® Advantage and Lincoln's variable annuity solutions, visit [LFD.com](http://LFD.com).

### **About Lincoln Financial Distributors**

Lincoln Financial Distributors, Inc. (LFD), the wholesale distribution business of Lincoln Financial Group (LFG), provides expertise and access to a range of solutions that help advisors protect wealth and deliver outcomes for their clients. Lincoln's broad portfolio includes innovative annuity, life insurance and retirement solutions that focus on addressing issues related to taxes, healthcare, longevity, inflation and market volatility. LFD comprises seasoned financial professionals who distribute Lincoln products through licensed insurance agents, registered broker-dealers, and other financial services intermediaries. Affiliates are separately responsible for their own financial and contractual obligations.

### **About Lincoln Financial Group**

Lincoln Financial Group provides advice and solutions that help empower Americans to take charge of their financial lives with confidence and optimism. Today, more than 17 million customers trust our retirement, insurance and wealth protection expertise to help address their lifestyle, savings and income goals, as well as to guard against long-term care expenses. Headquartered in Radnor, Pennsylvania, Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. The company had \$223 billion in assets under management as of June 30, 2016. Learn more at: [www.LincolnFinancial.com](http://www.LincolnFinancial.com). Find us on Facebook, Twitter, LinkedIn and YouTube. To sign up for email alerts, please visit our Newsroom at <http://newsroom.lfg.com>.

### **Disclosures:**

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

Variable annuities are long-term investment products designed for retirement purposes and are subject to market fluctuation, investment risk, and possible loss of principal. Variable annuities contain both investment and insurance components and have fees and charges, including mortality and expense, administrative, and advisory fees. Optional

features are available for an additional charge. The annuity's value fluctuates with the market value of the underlying investment options, and all assets accumulate tax-deferred. Withdrawals of earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax. Withdrawals will reduce the death benefit and cash surrender value.

**Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable prospectuses for the variable annuity and its underlying investment options contain this and other important information. Please call 888-868-2583 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.**

Lincoln variable 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.**

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.

**All contract and rider guarantees, including those for optional benefits, fixed subaccount crediting rates, or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company.** They are not backed by the broker-dealer or insurance agency from which this annuity is purchased, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

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

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