

Lincoln Financial Group Partners with Market Synergy Group to Launch Lincoln Retirement Safeguard

RADNOR, Pa.--(BUSINESS WIRE)--Lincoln Financial Group (NYSE: LNC) announced today a new partnership with Market Synergy Group – a company that specializes in annuity product design – to launch the *Lincoln Retirement Safeguard SM* fixed indexed annuity. *Lincoln Retirement Safeguard SM* is a proprietary solution designed to help consumers protect what they've accumulated and grow their income to help satisfy their financial needs in retirement.

"We continue to expand distribution among independent marketing organizations," said Tad Fifer, head of Fixed Annuity Sales and RIA Sales & Strategy at Lincoln Financial Distributors. "This new partnership with Market Synergy Group allows us to leverage their expertise in product design to offer customers a solution with accumulation potential and income protection through a leader in this distribution channel."

Lincoln Retirement Safeguard SM features built-in protected lifetime income – with a benefit multiplier while saving for retirement, an option for increasing income in retirement, and an enhanced death benefit protection for heirs.

Lincoln Retirement Safeguard SM allows consumers to allocate through a combination of crediting strategies that provides conservative growth or market-driven growth, with options to reallocate every contract anniversary should their strategies change. The solution also helps protect the client's principal, through a choice of a fixed account and four interest-crediting accounts, including the BlackRock iBLD Ascenda Index – an index that gives clients global diversification using BlackRock's iShares® exchange-traded funds.

"We're thrilled to work with Lincoln Financial Group – a company with proven strength and commitment to helping more Americans find sources of protected lifetime income," said Lance Sparks, President, Market Synergy Group. "They've long been recognized for their disciplined financial and risk management, and together we've developed an outstanding solution to give consumers more ways to gain from market upside potential, with protection from downside risk."

Lincoln Retirement Safeguard SM fixed indexed annuity will be offered through Market Synergy Group's exclusive network of independent marketing organizations throughout the United States.

Disclosures:

The BlackRock iBLD Ascenda Index is a product of BlackRock Index Services, LLC and has been licensed for use by The Lincoln National Life Insurance Company. BlackRock®, iBLD Ascenda™, and the corresponding logos are registered and unregistered trademarks of BlackRock. The Lincoln Retirement Safeguard Fixed Indexed Annuity is not sponsored, endorsed, sold or promoted by BlackRock Index Services, LLC, BlackRock, Inc., or any of its affiliates, or any of their respective third party licensors (including the Index calculation agent, as applicable) (collectively, "BlackRock"). BlackRock has no obligation or liability in connection with the administration or marketing of the Lincoln Retirement Safeguard Fixed Indexed Annuity. BlackRock makes no representation or warranty, express or implied, to the owners of the [Product] or any member of the public regarding the advisability of investing the *Lincoln Retirement Safeguard* Fixed Indexed Annuity or the ability of the BlackRock iBLD Ascenda Index to track general market performance. BlackRock does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto nor does it have any liability for any errors, omissions or interruptions of the BlackRock iBLD Ascenda Index.

A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and unexpected emergencies, such as medical expenses. Fixed indexed annuities are not registered securities or stock market investments and do not directly participate in any stock or equity investments, or index.

Lincoln Retirement Safeguard SM fixed indexed annuity (contract form # ICC18-624, or state variation) and the Guaranteed Lifetime Withdrawal Benefit (ICC18AR-339RC and ICC18AR-339NRC) are issued by The Lincoln National Life Insurance Company (Lincoln), Fort Wayne, IN, and may not be available in all states. **Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

Withdrawals are subject to income taxes and, if withdrawn before age 59½, a 10% federal tax may apply. In addition, a Market Value Adjustment and a surrender charge may apply during the Surrender Charge Period. Guarantees are subject to the claims-paying ability of the issuing company. Limitations and conditions apply. **Product and features subject to state availability.** Not for use in New York.

About Market Synergy Group

Market Synergy Group works to develop cutting-edge solutions distributed through an elite distribution network that address clients' planning challenges *before* they arise.

Market Synergy Group collaborates with top insurance companies to build and distribute products that incorporate proprietary research and features to help meet individuals' needs leading up to and throughout retirement. The interaction of multiple elements in a system to produce a combined effect greater than the sum of the individual elements is what sets Market Synergy Group and its distribution partners apart.

About Lincoln Financial Group

Lincoln Financial Group provides advice and solutions that help empower people 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 \$256 billion in assets under management as of June 30, 2018. Lincoln Financial Group is a committed corporate citizen and was named one of the Forbes Best Employers for 2018, is a member of the Dow Jones Sustainability Index North America, and received a perfect score of 100 percent on the 2018 Corporate Equality Index. Learn more at: www.LincolnFinancial.com. Follow us on Facebook, Twitter, LinkedIn, and Instagram. Sign up for email alerts at <http://newsroom.lfg.com>.

LCN-2235435-090718