

## **Lincoln Launches New Flexible Premium Deferred Fixed Indexed Annuity Blending Safety of Principal Protection with Upside Market Potential**

RADNOR, Pa.--(BUSINESS WIRE)--Lincoln Financial Group (NYSE: LNC) today announced the launch of its new OptiBlend<sup>SM</sup> Fixed Indexed Annuity, a flexible premium deferred fixed indexed annuity (FIA), that blends the safety of principal protection with upside market potential.

Lincoln's new solution offers four interest crediting strategies providing clients with a combination of growth potential and capital preservation. These choices for accumulation potential include: a fixed account, for those who want predictable fixed account growth – without being tied to market performance; 1-year Point-to-Point Cap and Performance triggered indexed accounts tied to the performance of the S&P 500 Index and a brand new indexed account tied to a risk controlled version of the S&P 500 Index.

Lincoln's OptiBlend features a new **Volatility-Controlled Point-to-Point Indexed Account**, where the interest credit is based on the performance of the S&P 500 Daily Risk Control 5% Index, giving investors exposure to the S&P 500 Index at a set risk level. A spread will be applied to the return of the S&P 500 Daily Risk Control 5% Index to determine the interest credit a client will receive. The spread acts as a hurdle rate with all index performance over the spread credited to the client's account. Since volatility is managed within this Index, a lower spread can be offered than one based on the S&P 500 without risk control.

Lincoln's new FIA also offers a 7 and a 10 year surrender charge period and the option to add a Guaranteed Lifetime Withdrawal Benefit (GLWB) -- *Lincoln Lifetime Income*<sup>SM</sup> Edge.

"Lincoln's new OptiBlend solution underscores Lincoln's commitment to ensuring advisors and their clients have access to the right tools to meet a range of specific retirement needs," said Dan Herr, head of Lincoln Financial Group's Annuity Product Management. "One of the smartest ways to protect and grow savings is to choose a financial solution offering control, flexibility and choice. Lincoln's OptiBlend provides all three and expands Lincoln's suite of solutions with an additional interest crediting option to help secure short- and long-term outcomes."

### **About Lincoln Lifetime Income Edge**

Lincoln Lifetime Income Edge provides guaranteed lifetime income without having to annuitize; income bonuses at 5 and 10 years if the client has not turned on income; and, an income enhancement if nursing home care is needed (not available in all states).

### **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 \$222 billion in assets under management as of March 31, 2015. Learn more at: [www.LincolnFinancial.com](http://www.LincolnFinancial.com). Find us on Facebook, Twitter (@lincolnfingroup), LinkedIn and YouTube. To sign up for email alerts, please visit our Newsroom at <http://newsroom.lfg.com>.

### **Disclosures**

Lincoln Financial Group<sup>®</sup> 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.

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 other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index. The index used is a price index and does not reflect dividends paid on the underlying stocks.

*Lincoln OptiBlend*<sup>SM</sup> fixed indexed annuities (contract form 15-619 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. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Contract may be referred to as “policy” or “certificate” in certain states (certificate may not be available in all states). The certificate is a group annuity certificate issued under a group annuity contract issued by The Lincoln National Life Insurance Company to a group annuity trust.

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, and state variations) may not be available in all states. Nursing Home Rider not available for contracts issued in Massachusetts.

The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company’s contractual obligations. For more information about the annuity, please also read the Client Guide, Disclosure Statement and Facts At-A-Glance, or contact your representative.

Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply. Withdrawals and surrenders may be subject to surrender charges and a Market Value Adjustment.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax-qualified plan, since they are already afforded tax-deferred status.

Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

*Lincoln Lifetime Income*<sup>SM</sup> Edge is an optional Guaranteed Lifetime Withdrawal Benefit (GLWB) rider (form AE-245 or state variations) available for an additional 0.95% charge (1.50% maximum) and subject to rider issue age limits, which may differ from the contract issue age limits. May not be available in all states. Limitations and exclusions may apply.

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