

Lincoln ChoicePlusSM Signature

Fact Sheet

Reliable lifetime income can play a valuable role in your retirement plan. A variable annuity is designed to help you save for retirement over the long term. It offers a choice of underlying investment options, and benefits that can help protect your investment, income and legacy. At Lincoln, we believe you should know exactly what you pay so there are no unexpected costs.

Costs and credits	Signature 1 (standard option)	Signature 2 (liquidity option)
Variable annuity charge (with Guarantee of Principal Death Benefit)	1.30%	1.65%¹
Early withdrawal charge ²	7%, 7%, 6%, 6%, 5%, 4%, 3% (7 years)	7%, 7%, 6%, 6% (4 years)
Access to investment	Years 1 – 7: 10% of account value, or 10% of total purchase payments Years 8+: full access thereafter	Years 1 – 4: 10% of account value, or 10% of total purchase payments Years 5+: full access thereafter
Annual contract fee	\$35, waived after year 15 or if contract value exceeds \$100,000	

Your options for protected growth and lifetime income³

Lincoln Lifetime IncomeSM Advantage 2.0⁴

Guaranteed income growth while saving, a higher income amount of protected lifetime income, investment options to help stabilize volatility, and a nursing home benefit.

Single life: 1.25% | Joint life: 1.50%

Lincoln Market Select[®] Advantage⁴

Guaranteed income growth while saving, protected lifetime income and investment flexibility.

Single life: 1.25% | Joint life: 1.50%

Lincoln Max 6 SelectSM Advantage⁴

Guaranteed income growth while saving, higher protected income and investment flexibility in the earlier years.

Single life: 1.25% | Joint life: 1.50%

4LATER[®] Select Advantage⁴

Guaranteed income growth while saving, and more investment flexibility to help maximize future protected income for those you love.

Single life: 1.25% | Joint life: 1.50%

Your options for immediate income³

i4LIFE[®] Advantage Guaranteed Income Benefit (Managed Risk)⁵

Greater protected lifetime income with opportunities for increases in income, investment options to help stabilize volatility, and tax efficiency.

Single life: 1.35% | Joint life: 1.55%

i4LIFE[®] Advantage⁵

Tax-efficient lifetime income with full investment flexibility.

Single and joint life: 0.40%

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

