

Lincoln MYGuaranteeSM Plus

Fact Sheet

Issue ages

0–85

Available markets¹

Nonqualified, qualified (IRA and Roth IRA)

Minimum single premium

\$10,000

Corporate ownership is not permitted.

Maximum single premium

(without prior Home Office approval)

\$2,000,000

The maximum premium limit is per contract owner, including any previous contracts involving the same individual.

Interest rates

Interest rates may be determined based on premium banding of \$100,000 or more. The initial interest rate is determined at contract issue and is guaranteed for five, seven or ten years.

Partial surrender²

During the surrender charge period, 10% of the accumulation value is available per contract year. This partial surrender can be taken without a Market Value Adjustment (MVA) or surrender charge.

If the withdrawal takes the accumulation value below \$5,000, it may be treated as a full surrender.

Market Value Adjustment (MVA)³

An MVA and a surrender charge will apply if you access more than the 10% free withdrawal before the end of the initial interest rate guarantee period. The MVA is a positive or negative adjustment based on the current interest rate environment at the time of surrender. The MVA does not apply to withdrawals after the surrender charge period, 10% free withdrawals, the death benefit, or when the contract is annuitized.

Surrender charge period³

(% of accumulation value surrendered after MVA)

Contract year	1	2	3	4	5	6	7	8	9	10
5-year	7%	7%	6%	5%	4%	0% thereafter				
7-year	7%	7%	6%	5%	4%	3%	2%	0% thereafter		
10-year	7%	7%	6%	5%	4%	3%	2%	0% thereafter		

New York	1	2	3	4	5	6	7	8	9	10
5-year	7%	6%	5%	4%	3%	0% thereafter				
7-year	7%	6%	5%	4%	3%	2%	1%	0% thereafter		
10-year	7%	6%	5%	4%	3%	2%	1%	0% thereafter		

Guaranteed Minimum Cash Surrender Value (GMCSV)

The GMCSV equals 90% of the premium (minus any partial surrenders and related taxes), accumulated at a minimum rate of return of between 1% and 3%. If you surrender your contract, the GMCSV ensures that you will receive the greater of your actual contract value, less any applicable surrender charge and MVA, or the GMCSV. Withdrawals and surrender charges will affect the GMCSV and can result in the GMCSV being less than your premium.

Scheduled maturity date⁴

On the maturity date, the greater of the accumulation value or the GMCSV will become income payments. The maturity date is the later of the 10th contract anniversary or the anniversary on or immediately following the annuitant's 95th birthday. Maturity date may be changed to any date after the fifth contract year.

Annuitization

(Available after the fifth contract anniversary)

Before the maturity date and after the fifth contract anniversary (state variations apply), the contractowner may choose from the payment options offered with the contract or from any of the standard SPIA payment options then offered by Lincoln.

The amount available for annuitization is equal to the accumulation value (MVA and surrender charge do not apply).

Death benefit

Once the contractowner or annuitant dies, beneficiaries receive the accumulation value. The death benefit is only available before the contract is annuitized. The death benefit is subject to any applicable taxes.

¹ Purchase of the contract through a qualified plan does not provide any additional tax-deferral benefits beyond those already provided through the plan. If you are purchasing the contract through a plan, you should consider purchasing it for its death benefit, annuity options and other non-tax-related benefits.

² Withdrawals are subject to income taxes, and if withdrawn before age 59½, an additional 10% federal tax may apply.

³ Please refer to "Examples of Market Value Adjustment (MVA) and Surrender Charge Calculations" for more information.

⁴ After the first contract year for contracts issued in Florida.

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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A fixed 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.

*Lincoln MYGuarantee*SM Plus fixed annuity (contract form 09-612MY and state variations) is 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.**

Contracts sold in New York (contract form 09-612MYNY) are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **Contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.**

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.

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 and Disclosure Statement, 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.

For use with the general public.