



You're In Charge®

# Income calculator

*i4LIFE*® Indexed Advantage



Lincoln fixed indexed annuities

## Client Guide

Not a deposit	Not FDIC-insured	May go down in value
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

Insurance products issued by:  
The Lincoln National Life Insurance Company

# Calculate your *i4LIFE*® Indexed Advantage payments

To help demonstrate, the following is a comparison of returns from *i4LIFE* to nonqualified (NQ) systematic withdrawals from an annuity. These percentages may be applied to any initial investment.

## Male, single life

<i>i4LIFE</i> Indexed Advantage			
Age	First-year total income	Nontaxable portion	NQ comparable systematic withdrawal
55	4.63%	52%	5.93%
56	4.67%	53%	6.01%
57	4.71%	53%	6.07%
58	4.75%	55%	6.15%
59	4.80%	56%	6.23%
60	4.86%	57%	6.34%
61	4.91%	57%	6.42%
62	4.97%	58%	6.53%
63	5.03%	59%	6.63%
64	5.09%	61%	6.76%
65	5.15%	61%	6.85%
66	5.23%	63%	6.99%
67	5.30%	64%	7.12%
68	5.38%	65%	7.26%
69	5.47%	66%	7.40%
70	5.59%	67%	7.61%
71	5.69%	68%	7.81%
72	5.81%	70%	7.98%
73	5.93%	70%	8.17%
74	6.06%	72%	8.41%
75	6.20%	74%	8.69%
76	6.24%	74%	8.72%
77	6.28%	73%	8.76%
78	6.33%	74%	8.86%
79	6.38%	73%	8.89%
80	6.49%	72%	9.02%
81	6.52%	72%	9.05%
82	6.55%	71%	9.07%
83	6.58%	71%	9.08%
84	6.61%	71%	9.13%
85	6.64%	71%	9.16%

The above returns are only estimates of an initial annualized return based on a 35% tax bracket. The tax-exclusion amount varies by age and only applies until the original cost basis in the contract has been recovered. Systematic withdrawals are fully taxable until the gain in the contract (if any) is completely withdrawn. To receive the same net, after-tax first payment, you would have to make a systematic withdrawal in the amount shown here, expressed as a percentage of the initial investment (assuming all of the withdrawal represents gain).

These assumptions represent a Lincoln fixed indexed annuity with *i4LIFE*® Indexed Advantage, with a 4% Benchmark Index Rate (BIR).

**Female, single life**

<i>i4LIFE</i> Indexed Advantage			
Age	First-year total income	Nontaxable portion	NQ comparable systematic withdrawal
55	4.61%	52%	5.91%
56	4.65%	53%	5.98%
57	4.69%	54%	6.04%
58	4.73%	55%	6.13%
59	4.77%	56%	6.21%
60	4.83%	57%	6.32%
61	4.88%	57%	6.39%
62	4.94%	59%	6.50%
63	4.99%	60%	6.60%
64	5.05%	61%	6.72%
65	5.12%	61%	6.81%
66	5.19%	63%	6.95%
67	5.26%	64%	7.08%
68	5.34%	65%	7.21%
69	5.42%	66%	7.36%
70	5.54%	68%	7.57%
71	5.64%	70%	7.75%
72	5.75%	70%	7.92%
73	5.87%	71%	8.11%
74	5.99%	73%	8.35%
75	6.13%	75%	8.61%
76	6.17%	74%	8.65%
77	6.22%	74%	8.69%
78	6.26%	75%	8.79%
79	6.31%	74%	8.83%
80	6.43%	73%	8.96%
81	6.46%	73%	8.99%
82	6.50%	72%	9.02%
83	6.53%	72%	9.03%
84	6.56%	71%	9.09%
85	6.60%	71%	9.12%

*i4LIFE*® Indexed Advantage (form AR-336 or state variations) is available for an additional charge of 0.95% (2.00% maximum). The minimum issue age for *i4LIFE*® Indexed Advantage is 55, and the minimum premium required to purchase this feature is \$50,000. Additional premiums are not allowed on flexible premium contracts.

Additional withdrawals are subject to ordinary income tax to the extent of the gain. Withdrawals will reduce the account value, death benefit, and guaranteed minimum income (reduced proportionally).

All guarantees, including those for optional benefits, are subject to the claims-paying ability of The Lincoln National Life Insurance Company.

**Joint life**

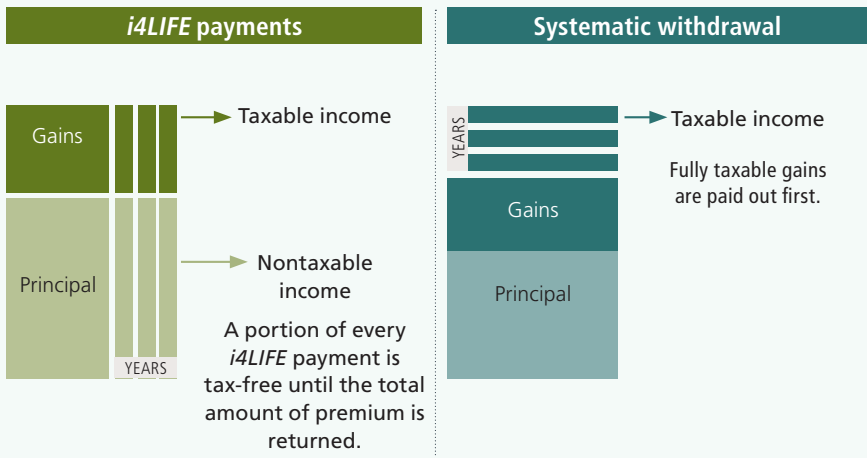
<i>i4LIFE</i> Indexed Advantage			
Age	First-year total income	Nontaxable portion	NQ comparable systematic withdrawal
55	4.55%	55%	5.89%
56	4.58%	55%	5.95%
57	4.61%	56%	6.00%
58	4.65%	56%	6.05%
59	4.69%	57%	6.13%
60	4.75%	57%	6.21%
61	4.80%	58%	6.29%
62	4.84%	59%	6.37%
63	4.90%	60%	6.49%
64	4.95%	61%	6.58%
65	5.01%	62%	6.68%
66	5.07%	63%	6.80%
67	5.13%	65%	6.93%
68	5.20%	67%	7.07%
69	5.28%	67%	7.19%
70	5.39%	67%	7.35%
71	5.48%	70%	7.55%
72	5.58%	71%	7.71%
73	5.68%	72%	7.87%
74	5.79%	73%	8.07%
75	5.91%	76%	8.31%
76	5.96%	77%	8.42%
77	6.02%	76%	8.48%
78	6.07%	75%	8.54%
79	6.14%	76%	8.64%
80	6.27%	74%	8.78%
81	6.31%	74%	8.83%
82	6.36%	74%	8.88%
83	6.40%	73%	8.93%
84	6.45%	72%	8.96%
85	6.49%	72%	9.01%

# Lincoln fixed indexed annuities are long-term retirement products that offer a lifetime income stream and:

- Tax-deferred growth
- Lifetime income options
- Optional features to help protect your future income (available for an additional charge)
- Death benefit protection for loved ones

## Tax-efficient income with *i4LIFE*®

With so many Americans on the threshold of retirement, *i4LIFE* Indexed Advantage, an optional feature available for an additional cost, can help you make the best of your retirement by providing a tax-efficient stream of lifetime income. Here's how it works.



## *i4LIFE* Indexed Advantage also offers you:

- Lifetime income
- Downside protection
- Control and access to your assets during the Access Period<sup>1</sup>

## Contact your financial advisor to learn more about *i4LIFE* Indexed Advantage.

**All guarantees, including those for optional features, are subject to the claims-paying ability of the issuer. Limitations and conditions apply.**

<sup>1</sup>You choose the length of the Access Period. The minimum Access Period is the greater of 20 years or until age 95. Additional withdrawals reduce the cost basis, account value, death benefit, and guaranteed minimum income proportionately. After the Access Period ends, payments will continue on a lifetime basis, but you will no longer have access to your assets or a death benefit.

### Important information:

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 your own 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 New Directions*® fixed indexed annuities (contract form ICC17-622 and state variations), *Lincoln OptiChoice*SM fixed indexed annuities (contract form 05-606 and state variations), and *Lincoln OptiBlend*® 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.

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 these are already afforded tax-deferred status.

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

*i4LIFE*® Indexed Advantage is an optional Guaranteed Income Benefit (GIB) rider (form AR-336 or state variations) available for an additional 0.95% charge (2.00% 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.

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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