

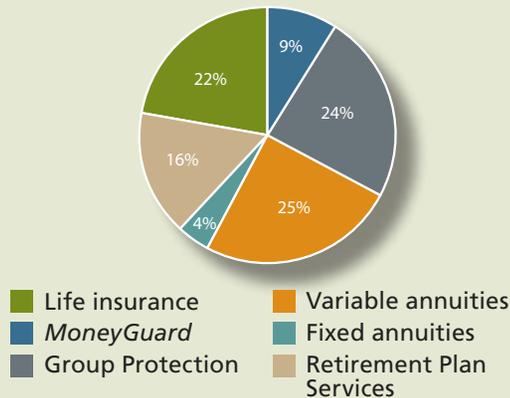
The durability and commitment to meet your needs

You stand strong and committed for your clients, and our promise is to do the same for you. In times of change, you always have your clients' best interests at heart. Lincoln has the capacity to stay a leader in the business. We've proven we're committed, and we will continue to evolve to provide consistent solutions. We are durable and here's why.

WE HAVE THE CAPACITY

We believe in the businesses that we serve, and our strength as a company allows us to remain committed to these businesses well into the future. Our broad range of product offerings enables us to effectively spread risk and help keep our balance sheet solid. With over 76 million baby boomers either retired or soon to retire, our solutions will be needed more than ever.

Sales by product*



*December 2012 YTD Normalized Sales (Life insurance, MoneyGuard and Group Protection: Paid Annualized Premiums as reported; Annuity/Retirement Plan Services at 5% of Deposits.)

WE HAVE THE CAPABILITY

We develop our products by understanding your changing needs, giving you more opportunity to meet your clients' objectives.

- Clients want their money to do more—even when it comes to their life insurance. We design products with built-in flexibility and a death benefit guaranteed for a lifetime.
- As boomers head into retirement, we provide a unique income distribution solution you can offer to your clients to help them maintain their lifestyle.
- With healthcare and long-term care costs rising and investors' life expectancies increasing, we provide a long-term care hybrid policy designed to help protect your clients' retirement assets.
- As government regulations regarding fee disclosure tighten, we offer education and information to help you promote fee transparency within your retirement plan business.

WE ARE CONSISTENT

Lincoln has long been distinguished by a steady approach. We make deliberate decisions about developing and pricing our products to make sure we can handle risk in the long-term economic environment—and make the adjustments that ensure our products continue to do so.



Lincoln has appeared on the *Fortune 500* list since it began ranking insurance companies in 1995.

SHOULD YOU CHOOSE LINCOLN AS YOUR PROVEN PARTNER? YES.

Financial strength

Durability is what you really want from a provider. If you want to be sure that Lincoln is in it for the long haul, the answer is: **We are**. We have more than a century-long history of delivering on our promises.

RATINGS

Financial strength ratings¹

The Lincoln National Life Insurance Company

A.M. Best	A+ (2nd highest of 16)
Standard & Poor's	AA- (4th highest of 22)
Moody's	A1 (5th highest of 21)
Fitch	A+ (5th highest of 19)

Lincoln Life & Annuity Company of New York

A.M. Best	A+ (2nd highest of 16)
Standard & Poor's	AA- (4th highest of 22)
Moody's	A1 (5th highest of 21)
Fitch	A+ (5th highest of 19)

RANKINGS

Businesses where we are Top 10²

Life insurance 

Variable annuity 

Fixed annuity 

401(k) (small case) 

403(b) 

REVENUE

Top life and health insurers by 2012 revenue³

1	MetLife
2	Prudential Financial
3	AFLAC
4	Lincoln Financial
5	Genworth Financial
6	Unum Group
7	Reinsurance Group of America
8	Principal Financial
9	Mutual of Omaha Insurance
10	Pacific Life

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		

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POD 7/13 **Z04**

Order code: **LFD-DUR-FLI001**



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¹These ratings apply only to the company's claims-paying ability. The ratings do not imply approval of the product and do not refer to the performance of the product, including underlying investment options, if any. As of February 6, 2013, these ratings represent the most recently affirmed ratings by the respective agencies. Individual issuing companies are separately responsible for satisfying their own financial and contractual obligations. All ratings are subject to revision or withdrawal at any time by the rating agencies, and therefore, no assurance can be given that these ratings will be maintained. For more information on ratings, visit www.LincolnFinancial.com, go to **ABOUT LINCOLN** tab, click **Investor Relations**, click **Ratings**.

The current outlook for the insurance subsidiaries is positive from Moody's, and stable from A.M. Best, Fitch, and Standard & Poor's.

²The rankings are provided by outside sources and are inclusive of all products issued by Lincoln National Corporation operating subsidiaries. As of December 31, 2012, these rankings are the most recently published. Source: LIMRA—YTD rankings as of December 31, 2012.

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³Includes stock insurance companies only. Stock insurance companies are owned by stockholders, as opposed to mutual insurance companies, which are nonprofit corporations owned by the policyowners. Source: *Fortune* magazine, issue date May 20, 2013.

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