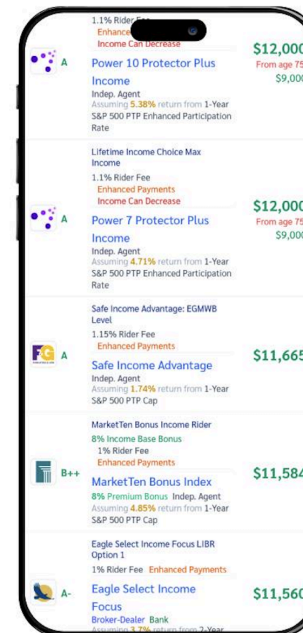




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Integrity Counts

The historical events and
ethical ideals that have
shaped Lincoln Financial

The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

2076656

A FOUNDATION OF INTEGRITY

The turn of the century was a time marked by financial chaos and controversy among big, established insurers. It was during this time that a group in Fort Wayne, Indiana, envisioned a better insurer — one rooted in dependability and honesty. Determined to run a different kind of insurance company, and to do so with integrity, its 33 founders established The Lincoln National Life Insurance Company in 1905.

To convey this spirit of integrity, they chose the name of our 16th president, Abraham Lincoln, to represent the ideals upon which the new company was founded. Robert Todd Lincoln, President Lincoln's last surviving son, gave the founders permission to use his father's name and likeness.



Within its first six years, "The Lincoln" assumes a respected position of expertise among fellow insurers and regulators.

In 1911, Lincoln Life reports \$6.5 million of life insurance in force with \$250,000 in premium income and \$750,000 in assets.

1911



World War I
1914

Lincoln pioneers impaired risk life insurance, with rates backed by rigorous actuarial analysis, to help protect more families.

1912



1905

The Lincoln National Life Insurance Company is founded by a group of bankers, attorneys, wholesalers, hoteliers, manufacturers, physicians and brokers in Fort Wayne, Indiana. They requested permission from Lincoln's family to use his name.

In August 1905, Robert Todd Lincoln provided a photograph of his father, along with a letter authorizing the use of his father's likeness and name for company stationery and advertising.

This history of the Lincoln Life is not so much a story of business as it is a story of the development of ethical ideals.”

—Arthur Hall, 1926



1923

Lincoln Life opens its new home office in Fort Wayne, Indiana.

Stock Market crashes;
Great Depression begins.

1929

Lincoln begins offering individual annuities.

America enters WWI

1918

To pay homage to the company’s namesake and to share his legacy with the community, The Lincoln Historical Research Foundation opens.

Eventually becoming The Lincoln Museum, this important collection of Abraham Lincoln artifacts now resides in the Indiana State Museum.

1928

A legacy of leadership

As President and CEO (1905-1939), Arthur Hall said, “The Lincoln Life was founded with some very definite ideals in mind, and those who organized the company have always endeavored to keep those ideals before them as a guiding star to a definite goal on a long journey.

...I believe the success of the Lincoln Life has been due to the fact that the ideals of its officers have always been to build an institution to render such service to our fellowmen that this world would be a better place in which to live.”

His legacy of honesty, integrity, and respect has helped shape our business for more than a century. Every day, true to Hall’s vision, the goal of Lincoln Financial is to provide a lifetime of solutions — income, retirement, insurance, and investment products — strategies and advice to help you with the risks and opportunities that you encounter throughout your life.

IDEALS TESTED BY FIRE

Time and time again, Lincoln proved the strength of its commitment as a financial services company. Founded on the ideals of honesty, dependability and integrity, Lincoln survived the market crash of 1929, the Great Depression, and two world wars. At a time when thousands of financial institutions failed, Lincoln continued to make good on its promises.

Lincoln has long been recognized for its disciplined financial and risk management. Throughout our history, this approach has served us well and has never been more critical than it is today.

1932

The statue, "Abraham Lincoln — The Hoosier Youth," is unveiled atop the plaza entrance steps of the original Lincoln National Life Insurance office in Ft. Wayne, Indiana.



1941 America enters WWII

1930 ← → 1933

1939 ← →

→ 1945

The Great Depression

During the Great Depression, Lincoln reaches \$1 billion of insurance in-force. Of the 55 insurance companies organized in 1905, only 11 remain in business. Lincoln Financial Group is built upon two of these successful organizations: The Lincoln National Life Insurance Company and Jefferson-Pilot Financial.



This bronze sculpture was commissioned by Lincoln National in 1928 and completed in 1932. The artist, Paul Manship, chose to portray Abraham Lincoln as a young man because he had spent 14 years of his youth in Indiana.



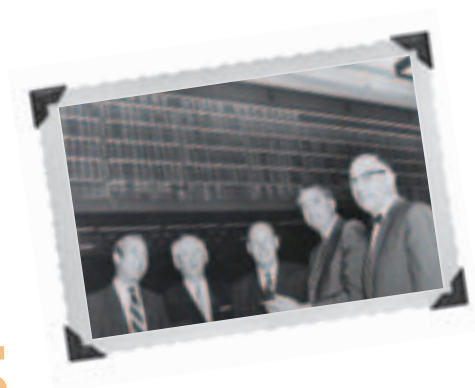
The Hoosier Youth, 1932

Lincoln pioneers the variable annuity business, a revolutionary new investment. It then shares its best practices with the industry, training hundreds of executives from competitors.

1967

1950

Lincoln issues its first retirement plan.



1968

Lincoln National Corporation (LNC) is formed, introducing one of the first holding companies in the insurance industry.

1955

Lincoln celebrates the year as the ninth largest life insurance company in the United States, with more than 1 million policyholders, 2,500 agents, 2,000 employees, and \$1 billion in assets. Lincoln becomes the second largest reinsurer in the world.



1969

Lincoln National Corporation begins trading on the New York Stock Exchange and the Midwest Stock Exchange.



A STRONG TRADITION CONTINUES

What started as The Lincoln National Life Insurance Company in 1905 has grown and become part of one of the largest American insurers, Lincoln Financial Group. We continue to honor our rich tradition by building the right model of business and solutions to help clients as well as offering a legacy of strength.

Today, Lincoln Financial Group is an industry leader in redefining financial security for its customers.

Our focused insurance and retirement solutions address a variety of client needs, including those who are saving for retirement, taking income, or concerned about long-term care or leaving a legacy.

Looking ahead, we are confident that our innovative solutions are needed more than ever, and we are well-positioned to help you take charge of your financial future.

1983

Lincoln surpasses the milestone of \$100 billion of insurance in-force.

1981

Lincoln establishes a 401(k) product solution and introduces new 403(b) offering.

1988

MoneyGuard, an innovative universal life insurance policy with a long-term care benefit rider, is launched.

1996

Lincoln Life and Annuity Company of New York starts in Syracuse, NY.

1987

Lincoln and American Funds forge a relationship to create the American Legacy suite of variable annuities. This relationship was built around a simple premise: Long-term financial goals require solid, measurable long-term results. American Legacy has one of the longest track records in the industry.

1998

A new marketing name — Lincoln Financial Group — is introduced, beginning the corporation's rise as a nationally recognized financial services company.

Lincoln introduces its open-architecture retirement plan solution.



 **Lincoln**
Financial Group®



2000

i4LIFE® Advantage, a patented income distribution solution offering tax advantages, is launched.

2004

Lincoln VUL^{ONE} launches, offering a lifetime guaranteed death benefit with market-driven growth potential.

2011

Lincoln Financial Group ranks 247 on the Fortune 500. When ranked by assets, we climb to 26.¹

¹ Fortune, May 21, 2012.

1999

Lincoln files to patent its innovative lifetime income benefit features. In 2003, it is awarded U.S. Patent 6,611,815, the first among several patents granted.

2006

Lincoln Financial Group merges with Jefferson Pilot Financial, solidifying the company as one of the largest and most enduring financial services organizations in the United States. Jefferson Pilot traces its history back to the late 1890s.

2005

Lincoln Financial Group celebrates its first 100 years in the financial services business.

2012

Lincoln Financial partners with more than 70,000 financial advisors to provide advice and solutions to help people save for tomorrow, secure and maximize their income, protect themselves and their loved ones, and prepare for the unexpected.

Lincoln *MoneyGuard* becomes America's top life insurance/long term care solution.*



TODAY AND TOMORROW

For more than 100 years, Lincoln Financial has been positioned to help secure its clients' futures. That was true back in the early 1900s and it's true today. Twelve million Americans trust Lincoln Financial to help them build, protect, and distribute their wealth during and after their lifetimes.

Discuss your long-term retirement goals with your advisor and ask how Lincoln Financial fits as part of your retirement strategy.

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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Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable variable annuity prospectus contains this and other important information about the variable annuity and its underlying investment options. Please call 888-868-2583 for a free prospectus. Read it carefully before investing or sending money. Products and features are subject to state availability.

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There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.