



You're In Charge®

WealthProtection ExpertiseSM

Design your own retirement

Lincoln Deferred Income SolutionsSM Annuity

INCOME SOLUTIONS

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

1026098

A simple design

Planning for and creating retirement income isn't something you can leave to chance. You need income you can count on from an insurance company you can trust.

Now you can take control of your retirement income and design your retirement plan on your terms. With a *Lincoln Deferred Income Solutions (DIS) Annuity*, you can decide when and how you're going to receive your income.

WHY DO YOU NEED TO DESIGN YOUR INCOME PLAN?

25% of retirees say they had to take more than planned from their savings and investments to pay for basic expenses.

Source: Employee Benefit Research Institute, "2013 Retirement Confidence Survey," www.ebri.org.



WILL YOU BE READY?

47% of retirees leave the workforce earlier than they had planned.

Source: Employee Benefit Research Institute, "Retirement Confidence Survey," 2013.



Why invest with Lincoln?

Because your income provider matters.

Designing your retirement means selecting an insurance company that you can feel confident about when it's time to retire and begin taking income. Lincoln Financial has been helping investors prepare for their financial futures since 1905, and has the strength and durability you can count on.

THE LINCOLN DIFFERENCE

Capability

We develop products and solutions by understanding your changing needs.

Commitment

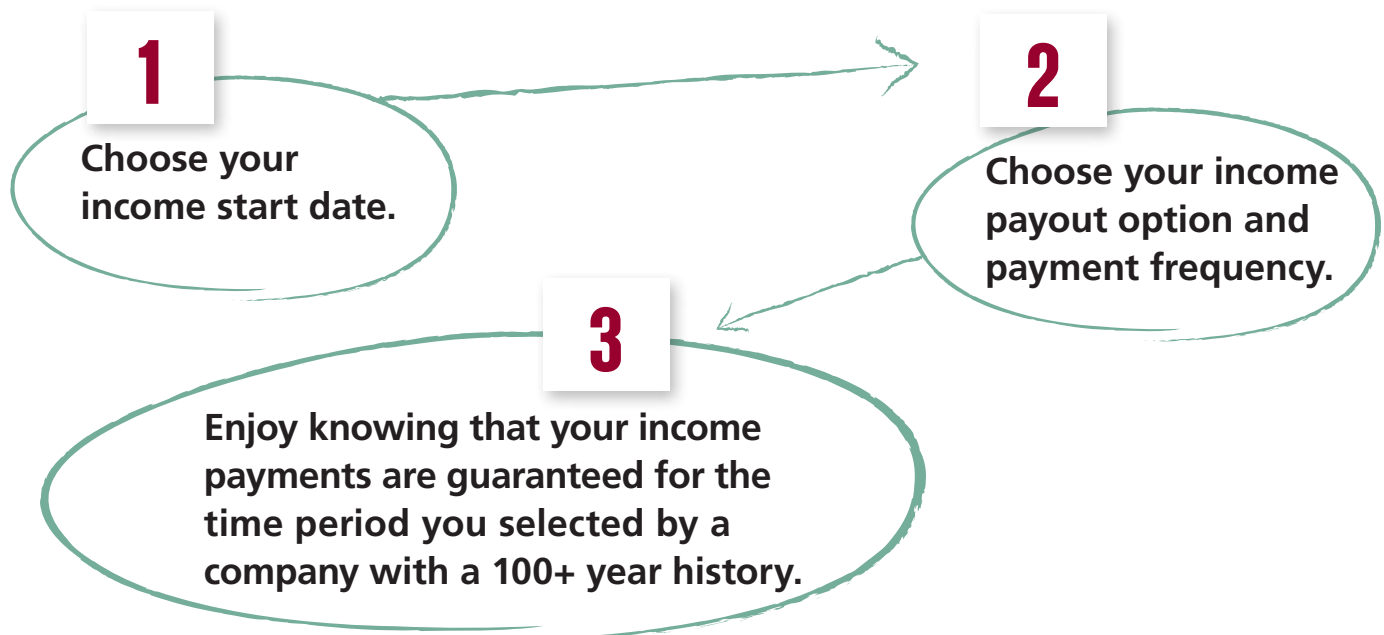
Our strength as a company allows us to remain committed to the clients we serve—now and in the future.

Consistency

Lincoln has long been distinguished by a steady approach—deliberate decisions that consider the long-term economic environment.

Lincoln Deferred Income SolutionsSM Annuity

Lincoln DIS Annuity is a flexible premium deferred income annuity that provides future income while giving you the flexibility to determine when and how you take it.



For more details about the contract, ask your advisor for a Lincoln DIS Annuity Facts At-A-Glance and Disclosure Statement.

Design your income



Choose how long to defer your income

You can select a date to begin receiving income anywhere from 13 months to 40 years in the future (up to age 85 for non-qualified money or 70½ for qualified money). If your needs change before you begin receiving income, Lincoln DIS Annuity gives you a one-time option (not available with all payment options) to change your date. Restrictions and state variations apply.



Additional premiums for additional income

Your income needs may increase over time. Because this is a flexible premium product, you can make additional payments up until 13 months prior to your income start date, which may help meet your new income goal.



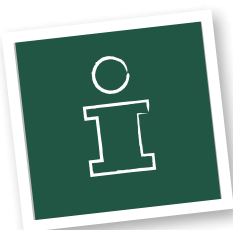
Coverage for an emergency

Retirement takes careful planning, but unexpected expenses are a part of life. If you need extra money for an emergency or to cover an unplanned expense while receiving income from your Lincoln DIS Annuity, you can accelerate six monthly payments into a single payment. You can do this up to three times as needed (restrictions apply).



Income to meet your needs

You can select from various payout options which, depending on the one you choose, can provide income for a certain period of time, for your lifetime, or for the lifetime of both annuitants (under a joint contract). Some options feature a Return of Premium death benefit during the deferral phase. This means if you were to pass away before your income payments begin, the original premium would be paid to your beneficiaries. You can elect to receive income payments on a monthly, quarterly, semiannual or annual basis.



Help manage the impact of inflation

To help deal with the effect of inflation on your income payments, you can select an annual compounded increase option of 1%–4% when you purchase a Lincoln DIS Annuity. The increase applies after the first anniversary of the payment start date and will decrease the initial scheduled payment amount.

Work with your financial advisor to discuss any legacy plans or concerns you may have and to learn which payout option may be right for you.

Annuity payout options¹

Return of Premium options	Income only options
These options feature a Return of Premium death benefit during the deferral or payout phases.	These options do not offer a Return of Premium death benefit.
Life with period certain² Receive payments for your lifetime or a designated period, whichever is longer.	Life only Receive guaranteed income payments for the rest of your life.
Life with cash refund The annuitant receives payments until death. If income payments have not depleted your total premium amount at death, the difference will be paid to your beneficiaries as a lump sum.	Joint and survivor life Receive payments for the lifetime of both annuitants.
Life with installment refund Lifetime payments continue until the death of the annuitant. If income payments have not depleted your total premium amount at death, the difference will be paid to your beneficiaries in scheduled payments.	Joint and percentage to survivor life Full payments continue until the first death and then a selected percentage of the original income is paid until the second death.
Joint and survivor life with period certain² Lifetime payments continue for both lives or a designated period, whichever is longer.	Contingent joint and percentage to survivor life Full payments continue for the lifetime of the primary annuitant, or if that person dies, a percentage of payments are paid until the joint annuitant's death.
Period certain The annuitant receives payments for a designated period of time. In the event of the death of the annuitant, payments continue to the beneficiaries for the duration of the time period chosen.	

¹ State restrictions may apply to each of these options.

² If the annuitant dies before the end of the designated period, the scheduled payments will continue to the beneficiary for the remainder of the period certain. Payments stop after the period certain expires.



One income solution for many needs

¹ "How much do you need to retire?" *Fidelity Viewpoints*, January 30, 2014.

² Nanci Hellmich, "Top retirement expense: Your home," *USA Today*, September 14, 2014.

³ Social Security Administration, June 2013, www.ssa.gov.

⁴ Mary Beth Franklin, "Average retiree health costs could overtake Social Security benefits," *Investment News*, April 17, 2014.

Lincoln DIS Annuity can provide future income whenever you need it most. Work with your financial advisor to decide what works best for you and your family. Consider the following strategies when building your plan.



Before retirement - build your future income

Age-based savings guidelines compiled by Fidelity Investments show that investors should have saved one times their current salary by age 35, three times by age 45, and five times by age 55.¹

Example: *Age 45 deferring to age 65*

By purchasing a \$25,000 contract and making additional payments up to 13 months prior to the payment start date, you can begin with a low premium and build toward your lifetime income goal without risking your savings in the market.



Early in retirement - help to bridge the gap

Home and home-related costs are the biggest expense for people 50 and older, accounting for 40% to 45% of their household budgets.²

Example: *Defer to age 60*

A Lincoln DIS Annuity could provide income to help you bridge your income gap until you're ready to use other sources of retirement income like Social Security.



During retirement - supplemental income

By age 70, most retirees are collecting income from their retirement plans and Social Security, but many Americans will not receive enough income to sustain their lifestyle. The average monthly Social Security benefit is \$1,269 as of June 2013, according to the Social Security Administration.³

Example: *Defer to age 70*

Using a Lincoln DIS Annuity and deferring income payments until age 70 may be one way to help supplement Social Security and other income during retirement to help maintain your lifestyle.



Later in retirement - help cover healthcare costs

Healthcare costs in retirement will increase from 69% of Social Security benefits for a couple retiring next year to 98% of Social Security benefits for a healthy couple retiring 10 years from now.⁴

Example: *Defer to age 80*

The Lincoln DIS Annuity can be designed to begin income payments up to age 85 for nonqualified money (70½ for qualified assets) to help provide additional income to help cover escalating healthcare costs.

Ask your financial advisor to see if a *Lincoln Deferred Income Solutions*SM Annuity may be right for you.



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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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 Deferred Income Solutions™ Annuity (contract forms 13-618S, 13-618F, 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.

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 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.

There is no additional tax 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.

