

# Predictable growth that helps meet your needs

Lincoln MYGuarantee™ Plus fixed annuity

**Client Guide and Facts At-A-Glance** 

Hello future®



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# Why Lincoln MYGuarantee<sup>SM</sup> Plus fixed annuity

Most fixed annuities give you guaranteed rates of return, but do they offer several choices for how long the guaranteed rate of return will last? Consider a *Lincoln MYGuarantee<sup>SM</sup>* Plus fixed annuity, a single premium deferred annuity which lets you:

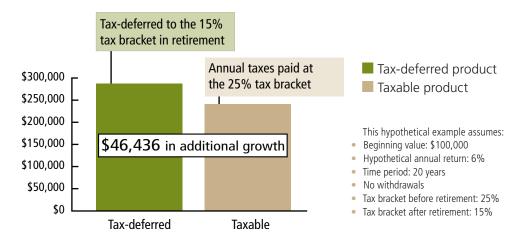
- Grow your assets with a guaranteed fixed rate
- Choose from multiple interest-rate guarantee periods that range from three to 10 years
- Accumulate tax-deferred growth over a time period that best fits your retirement needs
- Select options to take income
- Pass contract value to beneficiaries

# How tax deferral can help

Using a tax-deferred retirement savings product allows you to delay paying your taxes until you take your money out of the annuity. This means the full amount of interest you earn each year stays in the contract and continues to grow at your guaranteed fixed rate. If you don't need the money until you retire, you may be in a lower tax bracket at that time, which means you may owe less in taxes.

The following hypothetical example shows the value of tax-deferral by comparing what would happen if you placed \$100,000 dollars in both a tax-deferred and a taxable product.

You would have accumulated an additional \$46,436 in a tax-deferred product if you waited to access this money until retirement, when you were in a lower tax bracket.



Saving the money you would have otherwise had to pay in taxes with a taxable product and keeping it in your contract allowed that money to work toward your retirement savings. More money working for you may help you to reach your goals.

# Income options

Annual free withdrawal	During the surrender charge period you can take 10% free withdrawals each contract year.
Systematic withdrawals	You can withdraw your money annually, semiannually, quarterly or monthly.
Annuitization	After the fifth contract year,* you can receive income payments backed by the claims-paying ability of the issuing insurance company. You can choose from several different income payment options, including one that provides an income for a certain period of time or for a lifetime.

<sup>\*</sup>For contracts issued in Florida and New York, "after the first contract year."

Product specifications													
Issue age	0–85, nonqualified and qualified												
Available markets	Nonqualified and qualified (IRA and Roth IRA)												
Minimum single premium	\$10,000, nonqualified and qualified												
	(Corporate ownership requires home office approval and a higher minimum).												
Maximum premium (without home office approval)	\$1,000,000												
(without home office approval)	The maximum premium limit is per contractowner, including previous contracts												
Interest rate	involving the same individual.												
merestrate	Your Lincoln representative can provide you with the current interest rate at the tim of application. Interest is credited and compounded daily.												
Interest rate guarantee period	Initial: from 3-	-10 y	ears i	n one	e-yea	ır incı	remei	nts (s	ubjec	t to	state a	availability).	
	All guarantee p	perio	ds ma	ay no	t be a	availa	able a	it the	same	e tim	е		
	Subsequent: O	ne ye	ear										
Surrender charge period	Guarantee	,	<b>Y</b> ears	since	e beg	innin	g of	guara	ntee	peri	od		
(percentage of accumulation value surrendered after	period (in years)	1	2	3	4	5	6	7	8	9	10		
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,	3	7	7	6									
	4	7	7	6	5	4						-	
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Guarantees are backed by the claims-paying ability of the appropriate issuing company.

<sup>\*</sup>Please refer to the Examples of Market Value Adjustment (MVA) and Surrender Charge Calculations fact sheet for more information.



### HELPING PEOPLE FACE THE FUTURE WITH CONFIDENCE

At Lincoln Financial Group, we've spent more than 100 years living up to the character of our namesake: integrity, honesty, and the belief in a better tomorrow. We 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.

#### Hello future.®

INCOME LIFE RETIREMENT **GROUP BENEFITS** 

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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Order code: FA-MYGP-BRC001

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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<sup>™</sup> Plus fixed annuity (contract form 09-612MY or state variation) 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 backed by 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 backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.

Contract may be referred to as "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 appropriate issuing company to a group

The exact terms of the annuity are contained in the contracts and any attached riders, which will control the issuer's contractual obligations. For more information about the annuity, please also read the Disclosure Statement or contact your Lincoln representative.

Income taxes are due upon withdrawal and if withdrawn before age 59½, a 10% federal penalty 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.

Product and features are subject to state availability. Limitations and exclusions may apply.