

# Lincoln New Directions<sup>SM</sup> 6

## Facts-At-A-Glance

Issue ages	0–85 Nonqualified and Qualified																
Available markets	Nonqualified, Qualified (IRA and Roth IRA) <sup>1</sup>																
Minimum single premium	\$10,000 Nonqualified and Qualified																
Maximum premium (without prior Home Office approval)	\$2,000,000 The maximum premium limit is per contractowner, including previous contracts involving the same individual.																
Fixed interest rate guarantee period	<b>Initial:</b> Six years <b>Subsequent:</b> One year																
Interest accounts choice of <sup>2</sup> :	<ul style="list-style-type: none"> <li>• Fixed Account</li> <li>• Performance Triggered Indexed Account<sup>3</sup></li> <li>• 2-Year Point-to-Point Indexed Account</li> </ul>																
Account allocations	<p><b>Fixed Account:</b> Amounts can be allocated into or out of the Fixed Account during the 25-day reallocation period, after each contract anniversary date.</p> <p><b>Indexed accounts:</b> At the end of the indexed term, amounts can be allocated into or out of the available indexed accounts during the 25-day reallocation period, after the contract anniversary date.</p> <p>The reallocation will be effective as of the contract anniversary date. The amount of the contract value available for reallocation on a contract anniversary equals:</p> <ul style="list-style-type: none"> <li>• The Fixed Account value; plus</li> <li>• The sum of the indexed account values.</li> </ul>																
Market Value Adjustment (MVA) <sup>4</sup>	If you access more than the 10% annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment, based on the current interest rate environment at the time of the surrender. The MVA does not apply to: withdrawals after the surrender charge period, 10% annual free withdrawal, the death benefit, annuitized contracts, and contracts issued in the state of Minnesota.																
Surrender charge period (% of accumulation value surrendered after MVA) <sup>4</sup>	<table border="1"> <tr> <td>Contract year:</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7+</td> </tr> <tr> <td></td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>4.75%</td> <td>3.5%</td> <td>0%</td> </tr> </table>	Contract year:	1	2	3	4	5	6	7+		9%	8%	7%	6%	4.75%	3.5%	0%
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Nursing home and terminal illness benefits <sup>5</sup>	Allows access to contract value without surrender charge or MVA if certain conditions are met. Please see the Disclosure Statement for necessary criteria and conditions. Subject to state availability.																
Partial surrenders <sup>6</sup>	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges.																
Guaranteed Minimum Cash Surrender Value	If you surrender your contract, the Guaranteed Minimum Cash Surrender Value (GMCSV) ensures that you will receive the greater of your actual contract value, less any applicable surrender charge and Market Value Adjustment, or the GMCSV. Withdrawals and surrender charges will affect the GMCSV and can result in the GMCSV being less than your premium. The GMCSV is based on a guaranteed minimum fixed interest rate, which ranges from 1%–3%.																

<sup>1</sup> Purchase of the contract through a qualified plan does not provide any additional tax deferral benefits beyond those already provided through the plan. If you are purchasing the contract through a plan, you should consider purchasing it for its death benefit, annuity options and other non-tax related benefits.

<sup>2</sup> Lincoln reserves the right not to offer the indexed accounts after the surrender charge period.

<sup>3</sup> Not available for contracts issued in the state of Washington.

<sup>4</sup> Please refer to the Examples of Market Value Adjustment (MVA) and

Surrender Charge Calculations (FA-MVA-CALC) for more information.

<sup>5</sup> Nursing home and terminal illness benefits are provided through riders.

<sup>6</sup> Withdrawals are subject to income taxes and, if withdrawn before age 59½, a 10% federal penalty tax may apply. In addition, a surrender charge and a Market Value Adjustment will apply during the surrender charge period.

<b>Death benefit (prior to annuitization)</b>	<p>Upon the death of a contractowner or annuitant, beneficiaries may receive the greater of the:</p> <ul style="list-style-type: none"> <li>• Contract value; or</li> <li>• Single premium paid minus any prior surrenders and surrender charges, accumulated at the guaranteed minimum fixed interest rate.</li> </ul>
<b>Scheduled maturity date</b>	Later of 10th contract anniversary, or anniversary on or immediately following the annuitant's 95th birthday. Maturity date may be changed to any date after the second contract year. <sup>7</sup>
<b>Choice of income options</b>	<p>After the second contract year<sup>7</sup> the full contract value without an MVA or surrender charge may be received under a number of income payment options, or annuitization options, including an income that cannot be outlived.</p> <p>You also have the option of electing <i>Lincoln Living Income</i><sup>SM</sup> Advantage, a Guaranteed Lifetime Withdrawal Benefit, available at an additional charge (0.40%).</p>

<b>Account guarantees</b>	
<b>Fixed Account</b>	<p>Guaranteed minimum fixed interest rate varies by contract year:</p> <p>Contract years 1–6 = 1.75%</p> <p>Contract years 7+ = Between 1.00% and 3.00%</p>
<b>Performance Triggered Indexed Account</b>	Guaranteed minimum specified rate: 2.50%
<b>2-Year Point-to-Point Indexed Account</b>	Guaranteed minimum indexed interest cap: 7.00%

<sup>7</sup> For contracts issued in Florida, "after the first contract year."

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 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 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.

The exact terms of the annuity are contained in the contracts and any attached riders, which will control the appropriate issuing company's contractual obligations. For more information about the annuity, please also read the Illustration and Disclosure, Facts-At-A-Glance, 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.

*Lincoln New Directions*<sup>SM</sup> fixed indexed annuities (contract form 94-523 and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., 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.**

Contract may be referred to as "certificate" in certain 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.

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