

Lincoln Classic 5 and 7 offer predictable growth and tax deferral along with retirement income options.

*Lincoln Classic*SM 5 and 7 single premium deferred fixed annuities

Rates effective 6/1/09.¹

Product	Premium banding	First-year rate	Years 2–5 rate	NEY (Net effective yield)
<i>Lincoln Classic 5</i>	Premium < \$100,000	4.25%	3.25%	3.45%
	Premium ≥ \$100,000	5.25%	3.25%	3.65%

Years 2–7 rate

<i>Lincoln Classic 7</i>	Premium < \$100,000	5.65%	3.65%	3.93%
	Premium ≥ \$100,000	6.65%	3.65%	4.07%

Rates are based on product/contract features, including any bonus, additional rider benefits, and death benefit options. All rates are declared by the appropriate issuing company.

¹ Subsequent rates may be higher or lower than the initial rates and may differ from those used for new contracts or for contracts issued at different times.

Guarantees are backed by the claims-paying ability of the appropriate issuing company.

Fixed interest is credited and compounded daily.

*Lincoln Classic*SM is a fixed annuity intended for retirement or other long-term needs. *Lincoln Classic*SM annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

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-C-RST003

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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.

Lincoln fixed indexed annuities are 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.

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 Lincoln National Life Insurance Company to a group annuity trust.

The exact terms of the annuity are contained in the contracts and any attached riders, which will control the 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.

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.

