

Lincoln MYGuaranteeSM Plus

Facts At-A-Glance

Market availability	Nonqualified, Qualified (IRA and Roth IRA)																																																																																																																								
Minimum single purchase payment	\$10,000																																																																																																																								
Maximum issue age	85																																																																																																																								
Guaranteed periods	<i>Lincoln MYGuarantee Plus</i> has eight interest rate guaranteed periods, from 3–10 years in one-year increments (subject to state availability), each with a separate interest rate. All guaranteed periods may not be available at the same time.																																																																																																																								
Interest rates	Your Lincoln representative can provide you with the current interest rate for your <i>Lincoln MYGuarantee Plus</i> product at the time of application. Guaranteed minimum interest rate is set at issue and ranges from 1%–3%.																																																																																																																								
Partial surrender	In each contract year, you may withdraw up to 10% of the contract value (also referred to as the accumulation value) without any charges. ¹ This is known as the free withdrawal amount and cannot be carried forward or transferred to increase the free withdrawal amount in another contract year. If the amount withdrawn reduces the contract value to less than \$5,000, we may treat the event as a request to surrender your entire contract value.																																																																																																																								
Surrender charges	<ul style="list-style-type: none"> Surrender charges apply to the amount of contract value withdrawn or surrendered in excess of the free withdrawal amount. Surrender charges are expressed as a percentage of the contract value after applying any MVA. The surrender charge schedules are shown below. <table border="1" data-bbox="418 1123 1088 1642"> <thead> <tr> <th rowspan="2">Guaranteed period (in years)</th> <th colspan="10">Years since beginning of guaranteed period</th> </tr> <tr> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td></td> <td colspan="10" style="text-align: center;">(surrender charge percentage)</td> </tr> <tr> <td>3</td> <td>7</td> <td>7</td> <td>6</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>4</td> <td>7</td> <td>7</td> <td>6</td> <td>5</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>5</td> <td>7</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>6</td> <td>7</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>7</td> <td>7</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td></td> <td></td> <td></td> </tr> <tr> <td>8</td> <td>7</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>0</td> <td></td> <td></td> </tr> <tr> <td>9</td> <td>7</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>0</td> <td>0</td> <td></td> </tr> <tr> <td>10</td> <td>7</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>0</td> <td>0</td> <td>0</td> </tr> </tbody> </table> <p>¹Taxes are due upon distribution. Withdrawals are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal penalty may also apply. Withdrawals in excess of 10% may be subject to surrender charges and a Market Value Adjustment (MVA).</p>	Guaranteed period (in years)	Years since beginning of guaranteed period										1	2	3	4	5	6	7	8	9	10		(surrender charge percentage)										3	7	7	6								4	7	7	6	5							5	7	7	6	5	4						6	7	7	6	5	4	3					7	7	7	6	5	4	3	2				8	7	7	6	5	4	3	2	0			9	7	7	6	5	4	3	2	0	0		10	7	7	6	5	4	3	2	0	0	0
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Market Value Adjustment (MVA)	If you access more than the 10% free withdrawal amount before the end of the guaranteed period, the withdrawal or surrender will be subject to an MVA and any applicable surrender charges. The MVA is a positive or negative adjustment, based on the current interest rate environment at the time of the withdrawal or surrender. The MVA does not apply to: withdrawals after the guaranteed period, the 10% free withdrawal amount, the death benefit, and annuitization of the contract.
Income options	After the fifth contract year, ² the full contract value without an MVA or surrender charge may be received under a wide choice of income payment options, including an income that cannot be outlived (known as annuitization).
Death benefit	The contract value can be paid to beneficiaries free of charges upon the death of the owner, joint owner, or annuitant prior to annuitization. The death benefit is subject to any applicable taxes. No charges will be applied upon death if the death benefit is taken as a lump sum or paid out under one of the income payment options and elected within 11 months of the date of death. An MVA and a surrender charge may apply if your spouse, as beneficiary, chooses to continue the contract instead of receiving a death benefit, and a subsequent withdrawal or surrender is made.
Right to examine the contract (Free-look Provision)	You have a right to cancel the contract within 20 days (depending on state variation) after first receiving the contract from the issuing company. You may cancel the contract by sending it back to the issuing company. Upon cancellation, the company will return the purchase payment to you.

²For contracts issued in Florida and New York, after the first contract year.

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LCN0910-2035692

FA-GEN-09-0899

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