

Lincoln Fixed Indexed Annuity State Availability Chart

Products and features subject to state availability and firm approvals

	<i>Lincoln New Directions®</i>	<i>Lincoln Covered Choice® and Advisory</i>	<i>Lincoln Covered Choice® II and Advisory II</i>	<i>Lincoln OptiChoice NY</i>	<i>Lincoln OptiBlend®</i>	<i>Lincoln FlexAdvantage®</i>	
State	6, 8-Year	5-Year	5-Year	5, 7, 9-Year	5, 7, 10-Year	5, 7-Year	State
Alabama	X	X	X	O	X	X	AL
Alaska	X	X	X	O	X	X	AK
Arizona	X	X	X	O	X	X	AZ
Arkansas	X	X	X	O	X	X	AR
California	X ^{VI}	X	O ^P	O	X ^V	X ^V	CA
Colorado	X	X	X	O	X	X	CO
Connecticut	X	X	X	O	X	X	CT
Delaware	X	X	X	O	X	X	DE
D. of Columbia	X	X	X	O	X	X	DC
Florida	X ^V	X ^V	X ^V	O	X ^V	X ^V	FL
Georgia	X	X	X	O	X	X	GA
Guam	X	X	X	O	X	X	GU
Hawaii	X	X	X	O	X	X	HI
Idaho	X	X	X	O	X	X	ID
Illinois	X	X	X	O	X	X	IL
Indiana	X	X	X	O	X	X	IN
Iowa	X	X	X	O	X	X	IA
Kansas	X	X	X	O	X	X	KS
Kentucky	X	X	X	O	X	X	KY
Louisiana	X	X	X	O	X	X	LA
Maine	X	X	X	O	X	X	ME
Maryland	X	X	X	O	X	X	MD
Massachusetts	X ^V	X ^V	X ^V	O	X ^V	X ^V	MA
Michigan	X	X	X	O	X	X	MI
Minnesota	X	X	X	O	X	X	MN
Mississippi	X	X	X	O	X	X	MS
Missouri	X	X	X	O	X	X	MO
Montana	X	X	X	O	X	X	MT
Nebraska	X	X	X	O	X	X	NE
Nevada	X	X	X	O	X	X	NV
New Hampshire	X	X	X	O	X	X	NH
New Jersey	X	X	X	O	X	X	NJ
New Mexico	X	X	X	O	X	X	NM
New York	O	O	O	X	O	O	NY
North Carolina	X	X	X	O	X	X	NC
North Dakota	X	X	X	O	X	X	ND
Ohio	X	X	X	O	X	X	OH
Oklahoma	X	X	X	O	X	X	OK
Oregon	X	X	X	O	X	X	OR
Pennsylvania	X	X	X	O	X	X	PA
Puerto Rico	X	X	X	O	X	X	PR
Rhode Island	X	X	X	O	X	X	RI
South Carolina	X	X	X	O	X	X	SC
South Dakota	X	X	X	O	X	X	SD
Tennessee	X	X	X	O	X	X	TN
Texas	X	X	X	O	X	X	TX
Utah	X	X	X	O	X	X	UT
Vermont	X	X	X	O	X	X	VT
Virgin Islands	X ^{VI}	O		O	X	X	VI
Virginia	X	X	X	O	X	X	VA
Washington	X	X	X	O	X	X	WA
West Virginia	X	X	X	O	X	X	WV
Wisconsin	X	X	X	O	X	X	WI
Wyoming	X	X	X	O	X	X	WY

X = Available; X^V = Variations; X^{VI} = Indexed Account Variations (see page 3); O = Not Available; O^P = Prior version available; "Blank" = Pending approval.

Lincoln Fixed and Income Annuity State Availability Chart

Products and features subject to state availability and firm approvals

	<i>Lincoln MYGuaranteeSM Plus</i>	<i>Lincoln Insured IncomeSM</i>	<i>Lincoln Deferred Income SolutionsSM</i>	
Alabama	X	X	X	AL
Alaska	X	X	X	AK
Arizona	X	X	X	AZ
Arkansas	X	X	X	AR
California	X ^V	X	X ^V	CA
Colorado	X	X	X	CO
Connecticut	X	X	O	CT
Delaware	X	X	X	DE
District of Columbia	X	X	X	DC
Florida	X ^V	X	X	FL
Georgia	X	X	X	GA
Guam	X	X	X	GU
Hawaii	X	X	X	HI
Idaho	X	X	X	ID
Illinois	X	X	O	IL
Indiana	X	X	X	IN
Iowa	X	X	X	IA
Kansas	X	X	X	KS
Kentucky	X	X	X ^V	KY
Louisiana	X	X	X	LA
Maine	X	X	X	ME
Maryland	X	X	X ^V	MD
Massachusetts	X ^V	X	X	MA
Michigan	X	X	X	MI
Minnesota	X	X	X	MN
Mississippi	X	X	X ^V	MS
Missouri	X	X	X	MO
Montana	X	X	X	MT
Nebraska	X	X	X	NE
Nevada	X	X	X	NV
New Hampshire	X	X	X	NH
New Jersey	X	X	X	NJ
New Mexico	X	X	X	NM
New York	X ^V	X	O	NY
North Carolina	X	X	X	NC
North Dakota	X	X	X	ND
Ohio	X	X	X	OH
Oklahoma	X	X	X	OK
Oregon	X	X	O	OR
Pennsylvania	X	X	X	PA
Puerto Rico	X	X	X	PR
Rhode Island	X	X	X	RI
South Carolina	X	X	X	SC
South Dakota	X	X	X	SD
Tennessee	X	X	X	TN
Texas	X	X	X	TX
Utah	X	X	X	UT
Vermont	X	X	X	VT
Virgin Islands	X ^V	X	X	VI
Virginia	X	X	X	VA
Washington	X	X	X	WA
West Virginia	X	X	X	WV
Wisconsin	X	X	X	WI
Wyoming	X	X	X	WY

X = Available; X^V = Variations; O = Not available.

The tables on the previous pages provide a summary of the state approvals not considering firm approvals. Note, there may be additional state variations not captured in this summary. Refer to the Product Disclosure Statements for details.

Fixed Indexed Annuities

- Waiver of Surrender Charges (Most States)
For fixed indexed annuity products, there are two waivers of surrender charges: Waiver of Surrender Charges for Terminal Illness Rider and Waiver of Surrender Charges for Nursing Home Confinement Rider (NH rider is not available in Massachusetts).
- Indexed Account availability may vary by state and issue date. X^{VI} = Indexed Account Variations:
– *Lincoln New Directions*[®] CA: 1 Year S&P 500 7.5% Daily Risk Control Participation not available, pending availability in the VI.
- For certain products, a prior version of the product is available:
– Since *Lincoln Covered Choice*[®] II and *Lincoln Covered Choice*[®] Advisory II flexible premium annuities are not offered in CA, the single premium version remains available (*Lincoln Covered Choice*[®] and *Lincoln Covered Choice*[®] Advisory).

Lincoln MYGuaranteeSM Plus fixed annuity

- Waiver of Surrender Charges (Most States)
For *Lincoln MYGuarantee* Plus, there are two waivers of surrender charges: Waiver of Surrender Charges for Terminal Illness Rider (not available in California, New York, Virgin Islands) and Waiver of Surrender Charges for Nursing Home Confinement Rider (not available in California, Massachusetts, New York, Virgin Islands).

Income annuity products, there are no waivers.

<p>Fixed indexed annuities</p>	<ul style="list-style-type: none"> • <i>Lincoln New Directions</i>[®] (Contract form ICC17-622 and others) • <i>Lincoln Covered Choice</i>[®] and Advisory (Contract form ICC17-622 and others) • <i>Lincoln Covered Choice</i>[®] II and Advisory II (Contract form ICC1515-619 and others) • <i>Lincoln OptiChoice</i>SM NY (Contract form 05-606LNY1) • <i>Lincoln OptiBlend</i>[®] (Contract form ICC1515-619 and others) • <i>Lincoln FlexAdvantage</i>[®] (Contract form ICC1515-619)
<p>Fixed and income annuities</p>	<ul style="list-style-type: none"> • <i>Lincoln MYGuarantee</i>SM Plus (Contract form ICC18-625MVA and others; Virgin Islands, 09-612; California, 09-612MYCA et al; and in New York #09-612MYLNY (Rev. 8/11)) • <i>Lincoln Insured Income</i>SM (Contract form ICC16-621 and others) • <i>Lincoln Deferred Income Solutions</i>SM (Contract form 13-618F, 13-618S and others)

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