

The Lincoln difference




Award-winning products, people and services built on a tradition of strength

The world around us is rapidly changing. More than ever, our industry is needed to help clients weather uncertainty. Building on more than a century of expertise and sound risk management, Lincoln Financial Group offers products and services to help people feel in control, confident and financially prepared.

Strong financial strength ratings¹

	AM Best	Fitch	Moody's	Standard & Poor's
The Lincoln National Life Insurance Company	A (3rd highest of 16)	A+ (5th highest of 19)	A1 (5th highest of 21)	A+ (5th highest of 21)
Lincoln Life & Annuity Company of New York	A (3rd highest of 16)	A+ (5th highest of 19)	A1 (5th highest of 21)	A+ (5th highest of 21)

Lincoln Financial earns highest mark for fostering perceptions of trust, inspiring confidence and exemplifying financial stability.²

 <h3>Industry-leading products</h3> <p>Our broad annuity portfolio earns industry recognition.</p> <ul style="list-style-type: none"> Our annuities were recognized more times than any other carrier in Barron's "Top Annuities" feature in 2021 and 2022.³ <ul style="list-style-type: none"> In 2022, Lincoln was featured in five categories, including "Best Annuities for Tax-Deferred Savings." Lincoln Financial Group named "Best Variable Index Annuity Carrier 2021" for a second time by Structured Retail Products⁴ for <i>Lincoln Level Advantage</i>[®] indexed variable annuity. 	 <h3>Results-driven distribution</h3> <p>Our resources and support are consistently recognized.</p> <ul style="list-style-type: none"> Lincoln Financial takes over #1 position as the most widely considered annuity provider among all financial professionals and annuity producers.² First industry recipient of IRI's Champion of Retirement Security Award.⁵ Consistently recognized by Gramercy Institute⁶ for marketing and distribution. Lincoln Financial Network featured in <i>InvestmentNews</i> 40 Under 40.⁷ 	 <h3>High-quality service</h3> <p>You and your clients can count on our leading customer experience.</p> <ul style="list-style-type: none"> 2022 Communications Seal of Excellence from DALBAR.⁸ <ul style="list-style-type: none"> Consumer annuity illustrations ranked #1 Client statements ranked #2 Operations Managers Roundtable (OMR) for Annuity Operations.⁹ <ul style="list-style-type: none"> LFG Annuity Operations received first place overall for performance in Annuity Operations. We also ranked in first place for six of the nine service offerings. Ops Relationship were ranked 1st for 9th consecutive year
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Insurance products issued by:
 The Lincoln National Life Insurance Company
 Lincoln Life & Annuity Company of New York



The strength of a leader

Building on more than a century of expertise and sound risk management, Lincoln Financial offers products and services to help people feel in control, confident and financially prepared.

A company you can count on¹⁰

- *Forbes*, "Just 100," as #1 insurance company for customers in 2020
- 2022 Dow Jones Sustainability Index North America Award
- *Forbes*, Best Employer for Women 2022
- *Newsweek*, American's Most Trustworthy Companies 2022
- *Forbes*, Best Employers for Diversity 2020
- 2019 *Fortune* 500 Top Companies in America
- 2022 World's Most Ethical Companies
- 2022 Corporate Equality Index, Best Place to Work for LGBTQ Equality
- *PRNews*, 2020 Top Places to Work in PR
- *Newsweek*, America's Most Responsible Companies 2021
- 2022 Disability Equality Index®, Best Place to Work for Disability Inclusion
- 2023 Bloomberg Gender-Equality Index



Let's work together to help clients take charge of their financial futures. Contact your Lincoln representative or visit [LFG.com/incomeadvisor](https://www.lfg.com/incomeadvisor).

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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Affiliates are separately responsible for their own financial and contractual obligations.

LCN-5464354-021323
PDF ADA 3/23 Z05
Order code: VA-AWREC-FLI001



¹ These ratings apply only to the claims-paying ability as of February 7, 2023. All ratings are subject to revision or withdrawal at any time by the rating agencies. The ratings are not recommendations to buy, sell or hold our securities. For more information on ratings, including rating agency outlooks, see [LincolnFinancial.com/investor](https://www.lfg.com/investor).

² Cogent Syndicated. Annuity Brandscape®. November 2022.

³ *Barron's*, "Best Annuities for Income and Growth," 2022. https://www.barrons.com/articles/best-annuities-income-growth-51658437642?refsec=best-annuities&mod=topics_best-annuities.

⁴ Lincoln Financial Group, "Lincoln Financial Group Named Best Variable Index Annuity Carrier by Structured Retail Products for the Second Time," 2021. <https://newsroom.lfg.com/lincoln-financial-group-named-best-variable-index-annuity-carrier-by-structured-retail-products-for-second-time.htm>

⁵ IRI, Champions of Retirement Security Award, 2019. www.myirionline.org/newsroom/newsroom-detail-view/iri-honors-lincoln-financial-group-s-will-fuller-with-retirement-champion-award

⁶ Gramercy Institute, "20 Rising Stars in Financial Marketing," October 2019. www.gramercyinstitute.com/stars-2019

⁷ *InvestmentNews*, "40 Under 40," 2019. www.investmentnews.com/section/40-under-40

⁸ DALBAR, "DALBAR's Universal Life Study Recognizes Top Online Experiences," 2022. https://www.dalbar.com/Portals/dalbar/Cache/News/PressReleases/PR_UniversalLife_09262022.pdf

⁹ Operations Managers' Roundtable is an annuity industry forum made up of 17 broker-dealers and 17 annuity carriers. This organization was established in 1989. Results provided are based on the OMR annual member survey, which is sent to the participating broker-dealers. We ranked first place for B2B Support, BD Initiatives, In-force, L&A, New Business and Ops RM.

¹⁰ Lincoln Financial Group, "Awards and Recognition," February 2023. www.lfg.com/public/aboutus/companyoverview/awardsandrecognition?audience_page_id=1422918942386

Important information:

Lincoln 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.**

Contracts sold in New York 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 subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.**

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