



CREATE A WISE PLAN

With *Lincoln New Directions*® fixed indexed annuities

Many investors planning for retirement seek out CDs for the safety of FDIC insurance. But with historically low yields, they may not be factoring in the full effects of taxation and inflation.

An alternative to CDs

Let's look at an investor with \$100,000 in retirement savings who is currently focused on growth. If they put just half the money into a *Lincoln New Directions* 6 Fixed Account, they could equal the interest they would earn if they invested the full amount in a CD. They could then use the remaining amount to seek greater growth potential. All of the predictable fixed account growth and potential indexed account growth would accumulate tax-deferred, as long as no withdrawals are taken.

First year snapshot

Base guarantee

At the very least, the \$50,000 invested in the Fixed Account assures the client of matching the guaranteed CD interest from \$100,000.

Growth potential

If the indexed account credits interest this year, its value would be \$1,750 greater than the CD.

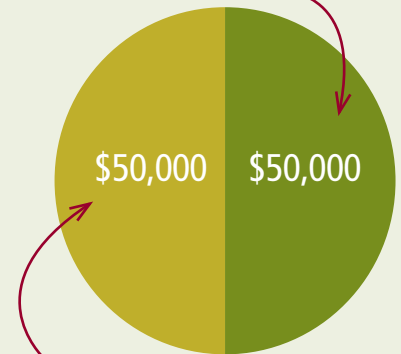
Tax advantages

Annuities grow tax-deferred, while earnings on CDs are taxed the year interest is earned. (Annuity withdrawals are subject to ordinary income tax.)

5-year CD at 1.00%*



Lincoln New Directions 6 Fixed Account at 2.00%



Lincoln New Directions 6 Performance Triggered Indexed Account at 3.50%

Guaranteed interest	\$1,000	\$1,000
Interest after annual taxes are assessed (39.6% tax rate)	\$604	\$1,000
Potential additional growth	\$0	\$1,750
Potential annual return (after taxes)	0.60%	2.75%

355% increase

*Nationwide average from bankrate.com, 2/2014.

Please note: Another indexed account option is available as well.

Interest rates, specified rates, and indexed interest caps are declared by The Lincoln National Life Insurance Company at its discretion. Rates as of 2/01/14 used for illustration purposes only. Actual rates will be determined at contract issue. Subsequent interest rates, specified rates, and indexed interest caps may be higher or lower than the initial ones and may be different from those used for new contracts.

Products issued by:
The Lincoln National Life Insurance Company

Talk to your representative about how a *Lincoln New Directions*[®] fixed indexed annuity may be a better alternative for retirement planning.

This material was prepared to support the promotion and marketing of insurance products. Lincoln Financial Group[®] affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state, or local tax penalties. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.

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 indexed 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.

Lincoln New Directions[®] 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., 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 subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Contract may be referred to as "policy" or "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, endorsements and amendments, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the Client Guide, Disclosure Statement and Facts At-A-Glance, or contact your representative.

Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply. Withdrawals and surrenders may be subject to surrender charges and a Market Value Adjustment.

There is no additional tax-deferral benefit for contracts purchased in an IRA, since they are already afforded tax-deferred status.

Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

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

©2014 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

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

LCN-874886-030714

POD 3/14 Z02

Order code: FA-ND-CD-FLI001



You're In Charge[®]