

Fixed and fixed indexed annuities

Get your business going faster

About *Lincoln AppAdvantage*®

Lincoln AppAdvantage, an e-application, expedites the business submission process, increases in good order submissions, and allows for the use of e-signature.

You can access the tool on an iPad, tablet, desktop, or laptop with the following web browsers: Internet Explorer 11 or higher, Firefox, Google Chrome, and Safari.

It's easy to get your agents started

- 1 Lincoln provides you with a URL for your agency.
- 2 Email the URL to those agents who want to submit a Lincoln annuity application.
- 3 Once agents register, they will be able to complete the online application. If you've requested that an agent's case go through the "review/pending business queue," the application needs to be reviewed by the case manager before being released to Lincoln.

Application benefits

- Submit business anytime, anywhere
- Capture signatures quickly and easily
- Enhance the client sales experience
- Reduce processing time and cost
- View recently submitted business

Simple to access and use

- Access *Lincoln AppAdvantage* through your agency's URL
- Create a new application or access existing applications
- Ensure submissions are in good order
- Choose among e-signature options
- Submit applications with confidence



The mobile capabilities allow you to capture data and complete business with tablet on-screen e-signature, quickly and securely.

Please be aware of the suitability and compliance requirements of your firm or any firm in which you are offering Lincoln products and if you have any questions about the utilization of any tool please contact your home office representative. Also, please ensure that you are selecting the correct producer code when using the tool.

Insurance products issued by:
The Lincoln National Life Insurance Company

For agency use only. Not for use with the public.

For additional information or assistance, contact your Lincoln Annuity Distribution partner.

Important information:

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. 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) and *Lincoln OptiChoice*™ fixed indexed annuities (contract form 05-606 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.

Waiver of Surrender Charges for Nursing Home Confinement Rider and Waiver of Surrender Charges for Terminal Illness Rider (form AE-119 and form AE-170, respectively, and state variations) may not be available in all states. Nursing Home Rider not available for contracts issued in Massachusetts.

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 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. Not available in New York.

Lincoln Lifetime Income™ Edge is an optional Guaranteed Lifetime Withdrawal Benefit (GLWB) rider (form AE-245 or state variations) available for an additional 0.95% charge (1.50% maximum) and subject to rider issue age limits, which may differ from the contract issue age limits. May not be available in all states. Limitations and exclusions may apply.

For agency use only. Not for use with the public.

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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