

# *Lincoln Retirement SafeGuard®*

Closing to new sales

**Effective May 18, 2020**

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Effective May 18, 2020, *Lincoln Retirement SafeGuard* fixed indexed annuity will no longer be available for new sales.

## **Transition guidelines to receive a *Lincoln Retirement SafeGuard* contract:**

- Paper applications must be signed and received by May 15, 2020, and **issued by June 17, 2020.**
- Electronic applications must be submitted by May 15, 2020, and **issued by June 17, 2020.**
- Applications received after these dates will be returned.



Please contact your Lincoln representative for more information.

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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LCN-2994601-031320

POD 3/20 Z01

Order code: FA-RSG-FLI001



**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 an 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.

*Lincoln Retirement SafeGuard®* fixed indexed annuities (contract form ICC18-624 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.**

Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply.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 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.

*Lincoln Lifetime Income™* Edge 2.0 is an optional Guaranteed Lifetime Withdrawal Benefit (GLWB) rider (form ICC18AR-343 (10/18) and 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.

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