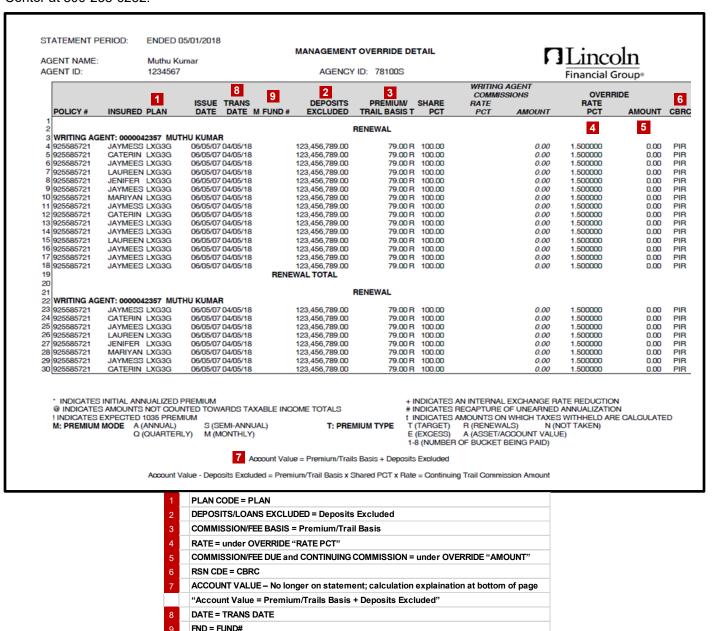


HOW TO READ YOUR NEW COMMISSION STATEMENT

In a continuous effort to improve upon the service Lincoln Financial Group (Lincoln) provides, we would like to update you with important information to help you stay informed regarding your weekly comp and trails commission statement. Recently, Lincoln moved most Annuity business onto a new compensation system and will now utilize the new system to generate a combined commission statement. This change will impact the layout and look of your commission statement.

Below is a guide to assist with reading your new commission statement which highlights where you can find pertinent information from your previous commission statement. If you have any questions, please contact our Customer Care Center at 800-238-6252.



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