

Variable and Fixed Annuity and Insurance Products

Lincoln Financial Advisors Corporation (“LFA”) offers its clients access to a broad selection of variable and fixed annuity and insurance products (collectively, “insurance products”), including proprietary insurance products offered by LFA’s affiliates. Some of the annuity and insurance companies (collectively, “insurance companies”) whose insurance products are available through LFA directly compensate LFA for the purpose of marketing their insurance products, and LFA’s receipt of such compensation gives LFA an incentive to offer these insurance companies’ insurance products and to recommend certain insurance products over other insurance products for which LFA receives less or no compensation. LFA is providing you with this marketing support disclosure so that you are informed about the conflicts of interest associated with our insurance product offerings and recommendations, and we encourage you to contact us with any questions you may have.

LFA’s Direct Marketing Support Arrangements with Insurance Companies

LFA receives additional compensation, sometimes called “marketing support,” directly from certain insurance companies available through LFA, including, but not limited to, all insurance companies that have variable annuities and/or fixed indexed annuities available through LFA. LFA limits the variable annuities and fixed indexed annuities that are available through LFA to those offered by insurance companies that make marketing support payments to LFA. Insurance companies make these payments to LFA out of their or their affiliates’ assets, not from the insurance product. These payments therefore will not appear as a fee or expense deducted from your account, or as part of the mortality and expense fees for the insurance product. Depending on the insurance company, these payments can be made on the basis of total sales or on the basis of the amount of LFA client assets held with the insurance company. These payments vary from insurance company to insurance company, but each insurance company generally pays LFA up to 0.25% of the gross amount of each sale or up to 0.05% annually of total LFA client assets held with the insurance company.

Accordingly, the payments LFA can receive will increase with the amount of client assets placed with the insurance company. Certain insurance companies make marketing support payments in connection with only certain insurance products (and not others), and certain insurance companies pay LFA more or less depending on the particular insurance product. Moreover, not all insurance companies available through LFA make these payments to LFA and, among those that do, some insurance companies pay LFA more than others.

These payments subsidize the cost of educational programs and marketing activities that are designed to help facilitate the distribution of these insurance companies’ insurance products and make our financial professionals more knowledgeable about their insurance products. In addition, these payments allow insurance companies’ representatives to attend and participate in LFA conferences where financial professionals are present, one-on-one marketing meetings, and due diligence presentations.

The insurance companies with which LFA has direct marketing support arrangements are:

AIG	Athene	Great American
Allianz Life	Eagle Life	Jackson National
American National	Equitable	Lincoln National Life Insurance

Nationwide Financial
Pacific Life

Prudential Annuities
Sammons Retirement Solutions

You should be aware that there are insurance products available through LFA that do not pay any marketing support payments to LFA and therefore may be less expensive for you than insurance products that do make such payments to LFA.

The marketing support payments made by the above insurance companies create incentives for LFA that result in conflicts of interest for LFA. In particular, because of these marketing support payments, LFA has an incentive to offer these insurance companies' insurance products and to recommend that you utilize insurance products that make such payments to LFA, rather than other insurance products or investments that do not make such payments to LFA or that make less marketing support payments to LFA. In addition, LFA has an incentive to offer insurance products from insurance companies that make the highest or relatively higher marketing support payments to LFA and to recommend that you utilize those insurance companies' insurance products. Moreover, because LFA limits the variable annuities and fixed indexed annuities that are available through LFA to those offered by insurance companies that make marketing support payments to LFA, LFA's financial professionals cannot recommend a variable annuity or fixed indexed annuity from an insurance company that does not make these payments and that could potentially cost you less overall and otherwise be in your best interest. LFA addresses these conflicts of interest by: (i) disclosing them to you; (ii) not sharing any of these revenues with the financial professionals that recommend insurance companies and insurance products for your account; and (iii) supervising financial professionals' recommendations to evaluate whether they are suitable and in your best interest. In considering the insurance companies and insurance products made available to its clients, LFA also takes into consideration industry and consumer demand in the marketplace and other relevant factors.

Other Marketing Support from Insurance Companies

In addition to the marketing support payments that LFA receives through the formal marketing support arrangements described above, insurance companies, including, but not limited to, those that have formal marketing support arrangements with LFA, make flat dollar payments to LFA from time to time. These payments are not made as part of any formalized agreement, but rather for specific activities, including, but not limited to, exhibit booth space, presentation opportunities at LFA meetings or similar events, attendance at conferences, educational events for LFA financial professionals, and participation in other training and educational events. Some insurance companies also reimburse LFA and, indirectly, its financial professionals for certain expenses in connection with due diligence meetings, training and educational events, seminars that offer educational opportunities for clients, and similar events. Some insurance companies also provide LFA and its financial professionals with nominal gifts and gratuities, including, but not limited to, merchandise bearing the brand or logo of the insurance company. For similar reasons as those noted above, these arrangements create incentives for LFA that result in conflicts of interest for LFA. LFA addresses these conflicts of interest by adopting measures similar to those noted above and also by requiring every insurance company, whether or not providing marketing support to LFA through a formal or informal arrangement, including their wholesalers, employees, and agents, to comply with LFA's non-cash compensation policies as they relate to additional payments and compensation, including, but not limited to, marketing support. Insurance companies must also provide documents or other information to evidence compliance with these policies upon request.

Carefully consider the features, risks, costs, and expenses of an insurance product before purchasing. This and additional information is available in the prospectus (if applicable), policy or contract, and supporting materials for each insurance product. Where applicable, prospectuses are available from your financial professional or LFA upon

request. Read the prospectus (if applicable), policy or contract, and supporting materials carefully before purchasing an insurance product or sending money.