

Lincoln National Life Ins Co

Group Affiliation: Lincoln Financial Group
Address: 1500 Market Street Suite 3900
Philadelphia PA 19102-2112
Phone: 215-448-1400

Domicile: IN
NAIC Number: 65676
Year Established: 1905
Company Type: Stock

Ratings

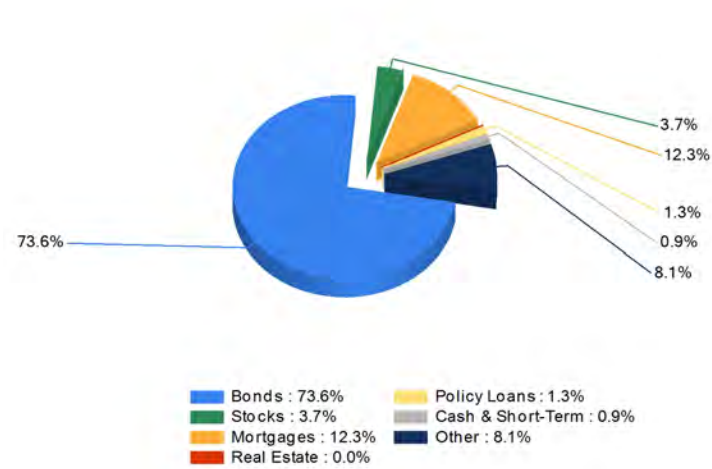
A.M. Best Company(Best's Rating, 15 ratings)	A (3)
Standard & Poor's(Fin. Strength, 20 ratings)	A+ (5)
Moody's(Fin. Strength, 21 ratings)	A2 (6)
Fitch Ratings(Fin. Strength, 21 ratings)	A+ (5)
Weiss(Safety Rating, 16 ratings)	C+ (7)
Comdex Ranking(Percentile in Rated Companies)	80

Assets & Liabilities

Total Admitted Assets	280,561,801
Total Liabilities	272,229,300
Separate Accounts	157,466,479
Total Surplus & AVR	9,273,756
As % of General Account Assets	7.5%

Invested Asset Distribution

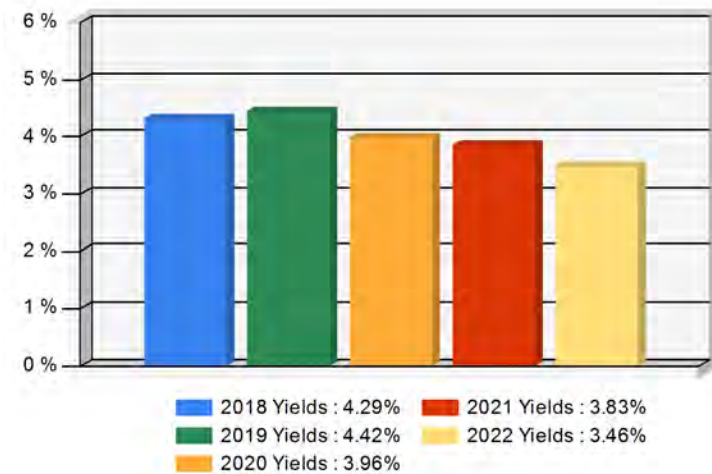
Total Invested Assets 117,734,486



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 3.99%



Net yield on mean invested assets

Non-Performing Assets

Bonds In or Near Default	0.0%
Problem Mortgages	0.2%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.2%
As a Percent of Invested Assets	0.0%

Income & Earnings

Total Income	32,321,515
Net Premiums Written	22,150,289
Earnings Before Dividends and Taxes	1,581,882
Net Operating Earnings	1,703,348

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2022 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of October 16, 2023.

Presented by: www.fmiAgent.com, Financial Markets Inc, PO BOX 3980, RAPID CITY, SD 57709 Phone: 605-342-2438 Email: Marketing@fmiAgent.com

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List of Company Ratings

Company: Lincoln National Life Ins Co
Domicile: IN
Established: 1905

A.M. Best Company Rating

A (3)

Excellent. Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

A+ (5)

An insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings.

Moody's Financial Strength Rating

A2 (6)

Insurance companies rated A offer good financial security. However, elements may be present which suggest a susceptibility to impairment sometime in the future.

Fitch Ratings' Insurer Financial Strength Rating

A+ (5)

Strong. 'A' IFS ratings denote a low expectation of ceased or interrupted payments. They indicate strong capacity to meet policyholder and contract obligations. This capacity may, nonetheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings.

Weiss Safety Rating

C+ (7)

Fair. The company offers fair financial security and is currently stable. But during an economic downturn or other financial pressures, we feel it may encounter difficulties in maintaining its financial stability.

Comdex Ranking - VitalSigns Composite Index

80

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

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Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of October 16, 2023. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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