

Annuity Offerings

Available Annuity Companies

ASSET MANAGEMENT



Lincoln Investment
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*Advisory services offered through
Capital Analysts, Legend Advisory or Lincoln
Investment, Registered Investment Advisers.
Securities offered through Lincoln Investment,
Broker/Dealer, Member FINRA/SIPC.
www.lincolninvestment.com.*

LINCOLN
INVESTMENT

AIG

Allianz Life Insurance Company of North America

American National Insurance Company

Annuity Investors Life Insurance Company

AXA Equitable Life Insurance

Columbus Life Insurance Company

Global Atlantic Distributors

Great American Life Insurance Company

Great West Financial

Jackson National Life Insurance Company

Lincoln Financial (Lincoln National Life)

BrightHouse Financial, Inc. (MetLife Investors USA Insurance Company)

Nationwide Life Insurance Company

Ohio National

Pacific Life Insurance Company

Prudential Annuities Life

Security Benefit Life Insurance Company

Transamerica Life Insurance & Annuity Company

Voya Life Insurance and Annuity Company

**Other carriers may be available.*

A variable annuity is an insurance contract which offers three basic features not commonly found in mutual funds: (1) annuity payout options that can provide guaranteed income for life; (2) a death benefit; and (3) tax-deferred treatment of earnings. When applicable, the tax deferred accrual feature is already provided by the tax-qualified retirement plan (e.g. 403(b), IRA, etc.). The U.S. Securities and Exchange Commission (Investor Tips: Variable Annuities) has suggested that it may be more advantageous to make the maximum allowable contribution to a tax-qualified retirement plan before investing in a variable annuity. The separate account of a variable annuity is not a mutual fund. While separate accounts may have a name similar to a mutual fund, it is not the same pool of funds and will experience different performance than the mutual fund of the same or similar name. In addition, the financial ratings of the issuing insurance company do not apply to any non-guaranteed separate accounts. The value of the separate accounts that are not guaranteed will fluctuate in response to market changes and other factors. Variable annuities are designed to be long-term investments and early withdrawal may be subject to tax penalties and charges.

In reference to general account obligations and guarantees, such as is present with fixed annuities, the ability for the insurance company to meet these obligations to policyholders are subject to sufficient capital, liquidity, cash flow and other resources of the insurance company.