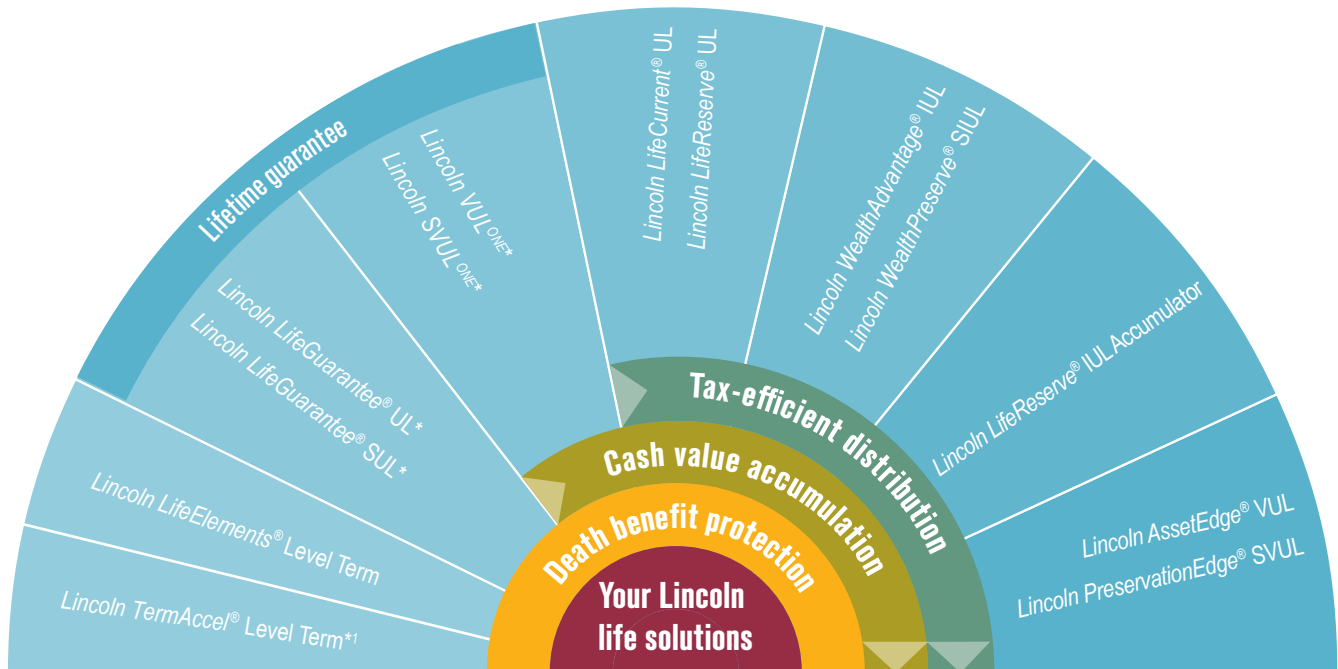


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*Product not available in New York.

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Moody's	A1 (5th highest of 21)	A1 (5th highest of 21)
Fitch	A+ (5th highest of 19)	A+ (5th highest of 19)

*These ratings apply only to the claims-paying ability as of April 25, 2016. All ratings are subject to revision or withdrawal at any time by the rating agencies. The ratings are not recommendations to buy, sell or hold our securities. For more information on ratings, including rating agency outlooks, see www.LFG.com/public/aboutus/investorrelations/financialinformation.

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Lincoln LifeCurrent® UL policy form UL5023 and state variations; UL5023N in NY.

Lincoln LifeGuarantee® UL (2013) — rates as of 02/08/16, policy form UL6000 and state variations. Not available in NY.

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Lincoln LifeReserve® UL policy form UL5051 and state variations; UL5051N in NY.

Lincoln LifeReserve® Indexed UL Accumulator (2014) policy form UL6024/ICC14UL6024 and state variations; UL6024N in NY.

Lincoln WealthAdvantage® Indexed UL policy form UL6046/ICC15UL6046 and state variations; UL6046N in NY.

Lincoln WealthPreserve® Survivorship IUL policy form SUL6035 and state variations; SUL6035N in NY.

Lincoln AssetEdge® VUL (2015) policy form LN683 and state variations; LN683 in NY.

Lincoln VUL^{ONE} (2014) policy form LN696 and state variation. Not available in NY.

Lincoln SVUL^{ONE} (2016) policy form LN667 and state variations. Not available in NY.

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POD 5/16 **Z20**

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