Lincoln National Life Ins Co

Group Affiliation: Lincoln Financial Group

Address: 1500 Market Street Suite 3900

Philadelphia PA 10103 2113

Philadelphia PA 19102-2112

Phone: 215-448-1400

Ratings

A.M. Best Company(Best's Rating, 15 ratings)	A+
Standard & Poor's(Fin. Strength, 20 ratings)	AA-
Moody's(Fin. Strength, 21 ratings)	A1
Fitch Ratings(Fin. Strength, 21 ratings)	A+
Comdex Ranking(Percentile in Rated Companies)	90

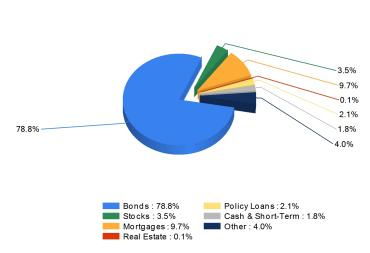
Domicile:INNAIC Number:65676Year Established:1905Company Type:Stock

Assets & Liabilities

Total Admitted Assets	221.258.928
Total Liabilities	213,785,949
Separate Accounts	126.169.294
Total Surplus & AVR	8.497.430
As % of General Account Assets	8.9%

Invested Asset Distribution

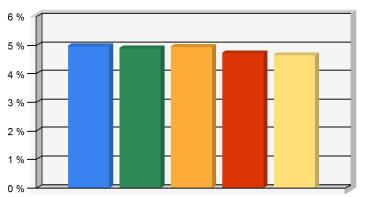
Total Invested Assets 91,430,225



Distribution of the invested assets

5 Year Investment Yields

5 Year Average



4.82%

Net yield on mean invested assets

2015 Yields: 4.71%

2016 Yields: 4.64%

2012 Yields: 4.96%

2013 Yields : 4.88%

2014 Yields: 4.93%

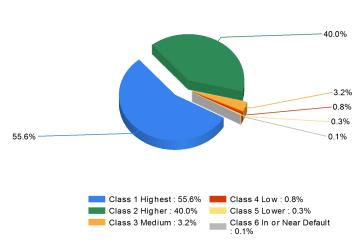
Non-Performing Assets

Bonds In or Near Default	1.1%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	1.1%
As a Percent of Invested Assets	0.1%

Income & Earnings

24,568,738
17,172,036
939,452
879,316

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 2016 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 01, 2017.

List of Company Ratings

Company: Lincoln National Life Ins Co

Domicile: IN Established: 1905

A.M. Best Company Rating

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

AA-

An insurer rated 'AA' has VERY STRONG financial security characteristics, differing only slightly from those rated higher.

Moody's Financial Strength Rating

A1

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+

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.

Comdex Ranking - VitalSigns Composite Index

90

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.

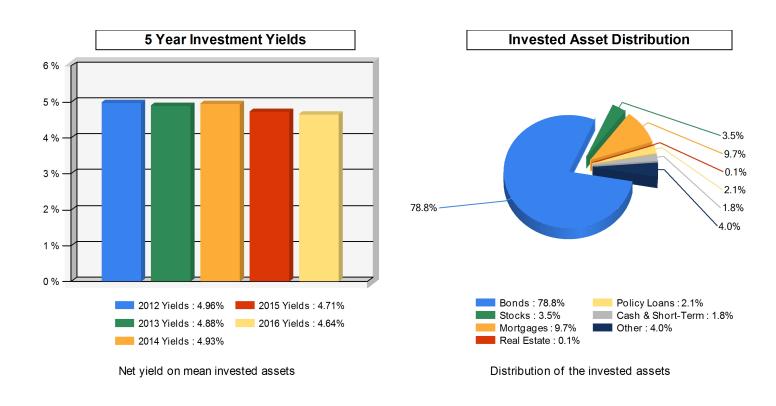
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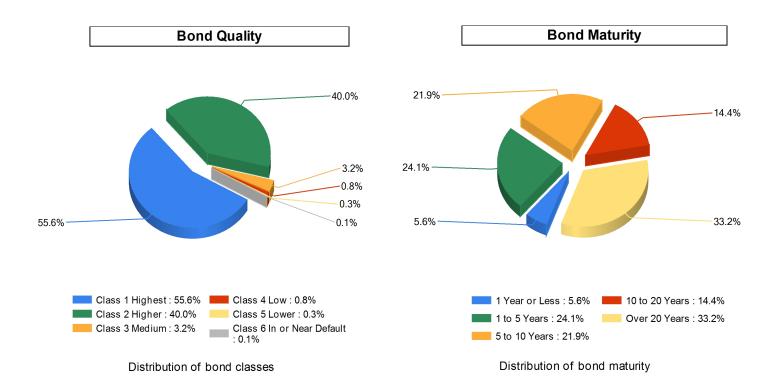
Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of June 01, 2017. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

Presented by: Seixas Milner, Milner Group, 833 Hurricane Shoals Road, Lawrenceville, GA 30043 Phone: (800) 926-9206 Email: Support@milnergroup.com

Lincoln National Life Ins Co





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