

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

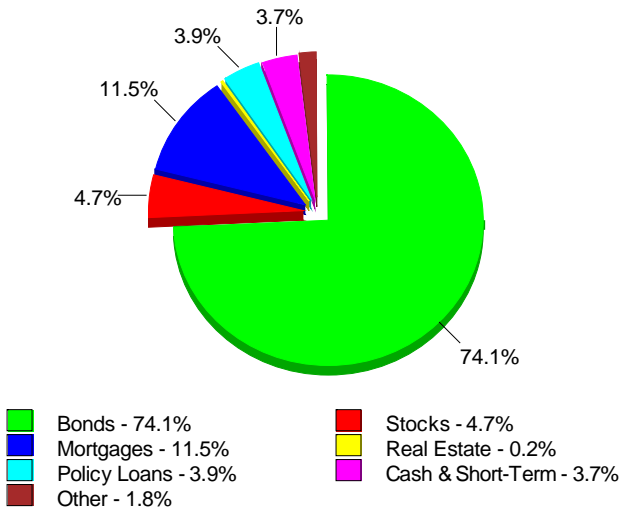
A.M. Best Company (Best's Rating, 15 ratings) A+ (2)
 Standard & Poor's (Financial Strength, 20 ratings) AA- (4)
 Moody's (Financial Strength, 21 ratings) A2 (6)
 Fitch Ratings (Financial Strength, 21 ratings) A+ (5)
 TheStreet.com (Safety Rating, 16 ratings) B- (6)
 Comdex (Percentile in Rated Companies) 88

Assets & Liabilities

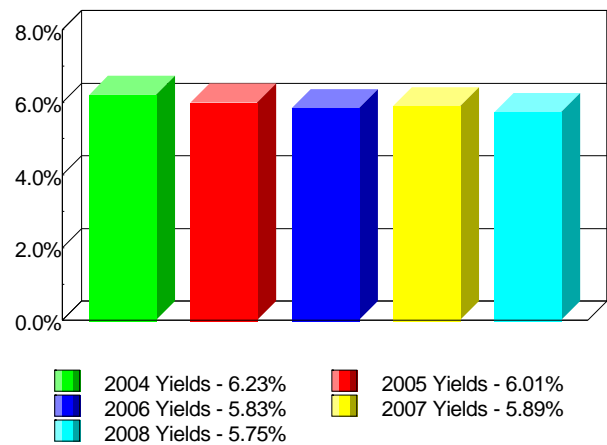
Total Admitted Assets 119, 849, 817
 Total Liabilities 115, 264, 382
 Separate Accounts 55, 560, 084
 Total Surplus & AVR 4, 863, 968
 As % of General Account Assets 7.6%

Invested Assets

Total Invested Assets 61, 165, 594



Investment Yields



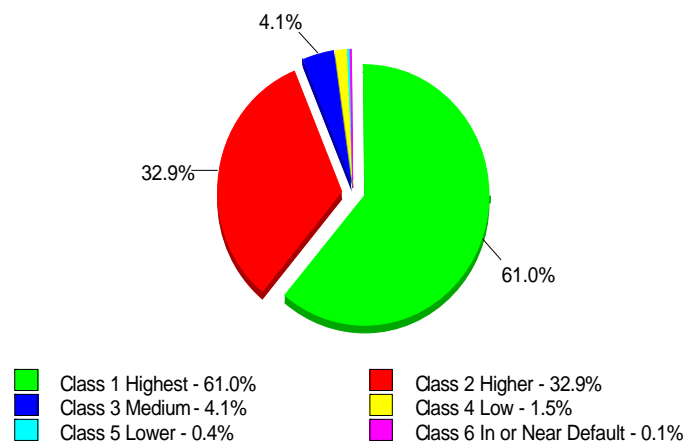
5 Year Average

5.94%

Non-Performing Assets

Bonds In or Near Default 1.4%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non- Performing Assets/Surplus & AVR 1.4%
 As a Percent of Invested Assets 0.1%

Bond Quality



Income & Earnings

Total Income 23, 713, 148
 Net Premiums Written 18, 432, 091
 Earnings Before Dividends and Taxes 368, 937
 Net Operating Earnings 505, 212

Data for Year-End 2008 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of February 04, 2010.

Presented by: IPG XML, Independent Planners Group, 37417 N. Tom Darlington, Carefree, AZ 85377 Phone: (800) 352-3358 Email: ipg@.com