

DON'T MISS THIS OPPORTUNITY TO **DOUBLE YOUR CREDIT*** WITH ALL OF LINCOLN'S *MONEYGUARD*[®] SOLUTIONS

Help your clients prepare for the future and earn double PAP credit on all Lincoln MoneyGuard[®] Solutions cases placed in force between July 1 – December 31, 2014.

- You will earn two times Lincoln MoneyGuard[®] Solutions Net Paid Annualized Premium – Recognition (Net PAP-R) for all MoneyGuard[®] Solutions business placed during the qualifying time period. The maximum credit is \$50,000 (\$37,500 for new producers hired after 4/1/2014 or Senior Agents). GA Agency maximum is \$160,000 and GA Organization maximum is \$380,000 (both represent 20% of required production).
- Should you qualify for Convention or Summit based on your actual production for the year, without the help of the Double Your Credit contest, you can receive Practice Builder meeting credit.**

Practice Builder Meeting Credit

| | GA Producer | GA Organization | GA Agency |
|-------------------|---------------------|-----------------------|-----------------------|
| For \$500 credit: | \$50,000+ | \$500,000+ | \$250,000+ |
| For \$250 credit: | \$25,000 – \$49,999 | \$250,000 – \$499,999 | \$150,000 – \$249,999 |

**Adjusted for first year lapse. Does not include New York business*

CONVENTION



See attached for qualification requirements

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Two separate companies issue Lincoln life insurance and annuity products. New York policies and contracts are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. For all other states, policies and contracts are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. These companies are separately responsible for satisfying their own financial and contractual obligations.

Lincoln Financial Network is the marketing name for the retail and financial planning affiliates of Lincoln Financial Group and includes Lincoln Financial Securities Corporation and Lincoln Financial Advisors, both members of FINRA and SIPC. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations. LFS-980899-080114



In 2015, all GA qualifiers will enjoy a unique, one-time experience as we celebrate an unprecedented year of enhancements in practice tools and technology at LFN.

For GA, our Convention qualifiers will be joined by our Summit qualifiers for a very special experience at an exclusive GA/ABGA-only hotel, with functions and business sessions tailored specifically to them. And on one unforgettable morning, we will gather Lincoln's qualifiers from all channels at one of our nation's most historic venues for an all-LFGD qualifier meeting with LFG Senior Management.

2015 Convention qualifiers can enjoy the stylish spaces and progressive luxury of The Modern Honolulu. Unlike other Waikiki beach hotels, the Modern Honolulu is contemporary, sleek and sophisticated. Gourmet pleasures, vibrant nightlife, intimate pool settings and all that Oahu has to offer – luxury shopping, beaches, nature – are just steps away. When you qualify for the 2015 Convention, you'll feel the essence of "Aloha" in the hotel's highly personalized service and the staff's genuine love of the islands.



QUALIFICATIONS • 2015 GA CONVENTION

Based on 2014 net PAP-R¹ from 1/1/14 – 12/31/14

Producers - \$165,000

GA Organization - \$1.9 million

GA Agency - \$800,000

¹For purposes of Convention qualification, New York business is excluded from net PAP-R. Producers who are affiliated with an outside broker/dealer or who are not registered representatives must qualify for

Convention based on proprietary fixed life, Lincoln MoneyGuard®, and proprietary fixed annuity net PAP-R only. All business must be placed in-force during our qualification period from January 1, 2014, through December 31, 2014. Please see the 2014 GA PREMIER PARTNERS® program brochure for the definition of net PAP-R.

New producers who are appointed after April 1, 2014 can qualify for the 2015 Convention with \$110,000 of net PAP-R between April 1, 2014 and December 31, 2014. Producers who meet the requirements to be a Senior Agent can qualify for the 2015 Convention with a reduced amount. Please refer to the Incentive section of your Lincoln web site for details.

Attendance at the 2015 Convention trip is by invitation only and is nontransferable. To receive this non-cash award, a producer or manager must meet the above-mentioned requirements, hold a current contract and be in good standing with Lincoln Financial Group at the time of the trip.

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GA SUMMIT

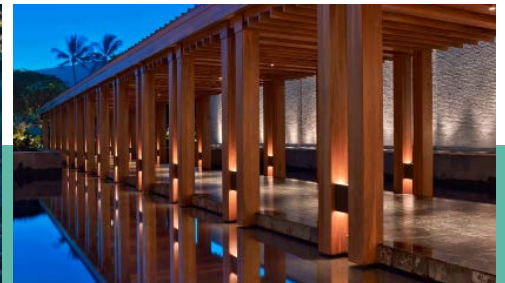
In 2015, all GA qualifiers will enjoy a unique, one-time experience as we celebrate an unprecedented year of enhancements in practice tools and technology at LFN.

For GA, our Summit qualifiers will join our Convention qualifiers for a very special experience at an exclusive GA/ABGA-only hotel, with functions and business sessions tailored specifically to them. And on one unforgettable morning, we will gather Lincoln's qualifiers from all channels at one of our nation's most historic venues for an all-LFGD qualifier meeting with LFG Senior Management.

The 2015 honors trip will kick off at The Modern Honolulu from July 6 – 10. Unlike other Waikiki beach hotels, the Modern Honolulu is contemporary, sleek and sophisticated. Gourmet pleasures, vibrant nightlife, intimate pool settings and all that Oahu has to offer – luxury shopping, beaches, nature – are just steps away.

Then, Summit qualifiers will continue their journey through paradise at the Andaz Maui at Wailea, a hidden gem along the coast of this world-famous island destination. Andaz Maui at Wailea radiates luxury at every turn, inviting you to revel in a unique Hawaiian cultural experience. Perched along crescent-shaped shores, the 15-acre beachfront resort will immerse you in the warm, welcoming spirit of Hawai'i.

For eight glorious nights, you'll feel the essence of "Aloha" when you qualify for the 2015 Summit trip.



QUALIFICATIONS • 2015 GA SUMMIT

Based on 2014 net PAP-R¹ from 1/1/14 – 12/31/14

Producers - See below²

GA Organization - \$2.1 million³

GA Agency - \$1.1 million³

¹For purposes of Summit qualification, New York business is excluded from net PAP-R. Producers who are affiliated with an outside broker/dealer or who are not registered representatives must qualify for Summit based on proprietary fixed life, Lincoln MoneyGuard[®] Reserve, and proprietary fixed annuity net PAP-R only. All business must be placed in-force during our qualification period from January 1, 2014, through December 31, 2014. Please see the 2014 GA PREMIER PARTNERS[®] program brochure for the definition of net PAP-R.

²For producers, qualification is \$420,000 of Net PAP-R and a top 100 ranking (among ABGA, GA and MGA combined). Net PAP-R of \$500,000 guarantees a spot regardless of ranking.

³The top two GA Organizations and the top two GA Agencies meeting their respective Summit production requirements will be eligible to attend Summit.

For 2015, Summit will be on a calendar year, 12-month qualification schedule (1/1/14–12/31/14), and qualifiers will have the option of attending either Summit or an upgraded Convention (not both).

Attendance at the 2015 Summit trip is by invitation only and is nontransferable. To receive this non-cash award, a producer or manager must meet the above-mentioned requirements, hold a current contract and be in good standing with Lincoln Financial Group at the time of the trip.

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