



Lincoln Financial Group® Privacy Practices Notice

The Lincoln Financial Group companies* are committed to protecting your privacy. To provide the products and services you expect from a financial services leader, we must collect personal information about you. We do not sell your personal information to third parties. This Notice describes our current privacy practices. While your relationship with us continues, we will update and send our Privacy Practices Notice as required by law. Even after that relationship ends, we will continue to protect your personal information. You do not need to take any action because of this Notice, but you do have certain rights as described below.

Information We May Collect And Use

We collect personal information about you to help us identify you as our customer or our former customer; to process your requests and transactions; to offer investment or insurance services to you; to pay your claim; to analyze in order to enhance our products and services; or to tell you about our products or services we believe you may want and use; and as otherwise permitted by law. The type of personal information we collect depends on the products or services you request and may include the following:

- **Information from you:** When you submit your application or other forms, you give us information such as your name, address, Social Security number; and your financial, health, and employment history.
- **Information about your transactions:** We maintain information about your transactions with us, such as the products you buy from us; the amount you paid for those products; your account balances; and your payment and claims history.
- **Information from outside our family of companies:** If you are purchasing insurance products, we may collect information from consumer reporting agencies such as your credit history; credit scores; and driving and employment records. With your authorization, we may also collect information, such as medical information from other individuals or businesses.
- **Information from your employer:** If your employer purchases group products from us, we may obtain information about you from your employer in order to enroll you in the plan.

How We Use Your Personal Information

We may share your personal information within our companies and with certain service providers. They use this information to process transactions you have requested; provide customer service; to analyze in order to enhance our products and services; and inform you of products or services we offer that you may find useful. Our service providers may or may not be affiliated with us. They include financial service providers (for example, third party administrators; broker-dealers; insurance agents and brokers, registered representatives; reinsurers and other financial services companies with whom we have joint marketing agreements). Our service providers also include non-financial companies and individuals (for example, consultants; vendors; and companies that perform marketing services on our behalf). Information we obtain from a report prepared by a service provider may be kept by the service provider and shared with other persons; however, we require our service providers to protect your personal information and to use or disclose it only for the work they are performing for us, or as permitted by law.

When you apply for one of our products, we may share information about your application with credit bureaus. We also may provide information to group policy owners, regulatory authorities and law enforcement officials, and to other non-affiliated or affiliated parties as permitted by law. In the event of a sale of all or part of our businesses, we may share customer information as part of the sale. **We do not sell or share your information with outside marketers who may want to offer you their own products and services; nor do we share information we receive about you from a consumer reporting agency. You do not need to take any action for this benefit.**

Security of Information

We have an important responsibility to keep your information safe. We use safeguards to protect your information from unauthorized disclosure. Our employees are authorized to access your information only when they need it to provide you with products, services, or to maintain your accounts. Employees who have access to your personal information are required to keep it confidential. Employees are required to complete privacy training annually.

Your Rights Regarding Your Personal Information

Access: We want to make sure we have accurate information about you. Upon written request we will tell you, within 30 business days, what personal information we have about you. You may see a copy of your personal information in person or receive a copy by mail, whichever you prefer. We will share with you who provided the information. In some cases we may provide your medical information to your personal physician. We will not provide you with information we have collected in connection with, or in anticipation of, a claim or legal proceeding. If you request a copy of the information, we may charge you a fee for copying and mailing costs. In very limited circumstances, your request may be denied. You may then request that the denial be reviewed.

Accuracy of Information: If you feel the personal information we have about you is inaccurate or incomplete, you may ask us to amend the information. Your request must be in writing and must include the reason you are requesting the change. We will respond within 30 business days. If we make changes to your records as a result of your request, we will notify you in writing and we will send the updated information, at your request, to any person who may have received the information within the prior two years. We will also send the updated information to any insurance support organization that gave us the information, and any service provider that received the information within the prior 7 years. If your requested change is denied, we will provide you with reasons for the denial. You may write to request the denial be reviewed. A copy of your request will be kept on file with your personal information so anyone reviewing your information in the future will be aware of your request.

Accounting of Disclosures: If applicable, you may request an accounting of disclosures made of your medical information, except for disclosures:

- For purposes of payment activities or company operations;
- To the individual who is the subject of the personal information or to that individual's personal representative;
- To persons involved in your health care;
- For notification for disaster relief purposes;
- For national security or intelligence purposes;
- To law enforcement officials or correctional institutions;
- Included in a limited data set; or
- For which an authorization is required.

You may request an accounting of disclosures for a time period of less than six years from the date of your request.

Basis for Adverse Underwriting Decision: You may ask in writing for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate, or terminate your coverage.

Your state may provide for additional privacy protections under applicable laws. We will protect your information in accordance with these additional protections.

If you have questions about your personal information, please provide your full name, address and telephone number and either email your question to our Data Subject Access Request Team at DSAR@lfg.com or mail to:

Lincoln Financial Group
ATTN: Corporate Privacy Office, 7C-01
1300 S. Clinton St.
Fort Wayne, IN 46802

*This information applies to the following Lincoln Financial Group companies:

First Penn-Pacific Life Insurance
Company Lincoln Financial Distributors,
Inc. Lincoln Financial Group Trust
Company Lincoln Investment Advisors
Corporation

Lincoln Life & Annuity Company of New York
Lincoln Life Assurance Company of Boston
Lincoln Retirement Services Company, LLC
Lincoln Variable Insurance Products Trust
The Lincoln National Life Insurance Company

Annual Reallocation Notice



COVERED CHOICE FIXED INDEXED ANNUITY

The Lincoln National Life Insurance Company
P.O. Box 2348 Fort Wayne IN 46801-2348

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RAYMOND C BOWMAN
PO BOX 136
FILLMORE NY 14735-0136



Contract Number: 35-7238290
Contract Anniversary: 2/15/2021
Contract Owner: RAYMOND C. BOWMAN
Annuitant: RAYMOND C. BOWMAN

Your Covered Choice fixed indexed annuity provides you protection in down markets plus the potential for growth. You also have the flexibility to reallocate your account value if your needs change during the life of your contract.

As you review your enclosed annual statement, consider your allocation options. If you are satisfied with your current allocations, then no further action is needed. If you would like to reallocate your account value, please choose one of the following ways to make your changes:

1. Log into your account at LincolnFinancial.com and select Account Reallocation under Account Management.
2. Email this completed form to annuityforms@lfg.com.
3. Mail this completed form to Lincoln at the address above.
4. Call us with your new allocation request at 888-916-4900.

Reallocation requests must be received prior to 3/12/2021. The reallocation will be effective as of your anniversary, and a confirmation letter will follow.

Account name	Account Value as of 2/15/2021	Declared rate beginning 2/15/2021	Your allocation (whole number %)	
			Current	New
Fixed Account	\$0.00	1.65% Annual fixed interest rate	0%	____%
1YR S&P 500 Performance Triggered	\$11,705.69	2.70% Specified rate	100%	____%
1YR S&P 500 Cap	\$0.00	2.90% Interest cap	0%	____%
Total:	\$11,705.69			100%

If your new allocations do not total 100%, the adjustment will be made to the Fixed Account.

If you have questions on how to complete a reallocation, please contact your financial professional or a Lincoln Customer Service Representative at 888-916-4900 MON-FRI 8:00 a.m. - 6:00 p.m. ET.

Additional Information:

Transaction authorization is required to reallocate online or over the phone. If you need to provide us this authorization visit LincolnFinancial.com and click on 'Contacts, Forms & Claims' to obtain the Transaction Authorization form for annuities.

Annual Reallocation Notice



Keep in mind that partial surrenders, market value adjustments, surrender charges, and any taxes or rider fees are deducted first from the Fixed Account, and then proportionally from the indexed accounts. For indexed accounts, there is no partial interest credit for withdrawals or surrenders during the term. Interest is only credited at the end of the term based on the current account value in the indexed account. Interest is credited daily for the Fixed Account. The Guaranteed Minimum Interest Rate for the Fixed Account is currently 1.00%.

Your annuity payments are scheduled to begin on 10/24/2028, which is your contract's Maturity Date. If this date is reached during a contract year, there is no partial interest credit for the indexed accounts. You should consider allocating 100% to the Fixed Account on the anniversary prior to this date.

Authorization and signature

I/We understand that my/our reallocation instructions are effective on 2/15/2021, and that instructions received on or after 3/12/2021 will not be accepted. I/We further understand the Fixed Account credits interest daily and the indexed accounts credit interest only at the end of the term based on the account value in the account at that time.

By signing below, I/we certify that I/we understand and agree with the selections made.

Contract Owner Signature

Date

Joint Owner Signature (if applicable)

Date

Primary Phone Number

Secondary Phone Number

Contract Owner's E-mail Address



Wealth Protection and Growth Potential



COVERED CHOICE FIXED INDEXED ANNUITY ANNUAL STATEMENT

2/15/2020 – 2/15/2021

The Lincoln National Life Insurance Company
P.O. Box 2348 Fort Wayne IN 46801-2348

RAYMOND C BOWMAN
PO BOX 136
FILLMORE NY 14735-0136

WWW.LINCOLNFINANCIAL.COM

LINCOLN CUSTOMER SERVICE

888-916-4900

MON-FRI 8:00 a.m. - 6:00 p.m. ET

Representative: ROBERT CHARLES COLEMAN
Broker/Dealer: ROYAL ALLIANCE ASSOCIATES
INC

Contract Number: 35-7238290

Contract Effective Date: 2/15/2016

Contract Anniversary: 2/15/2021

Contract Owner: RAYMOND C. BOWMAN

Annuitant: RAYMOND C. BOWMAN

Plan Type: NON-QUALIFIED



Your statement is in color online.
Get your statement in color and sign up for
eDelivery at www.LincolnFinancial.com.
It's safe. It's convenient. It's green.

ACCOUNT VALUE on 2/15/2021

\$11,705.69

CURRENT ALLOCATION

ACCOUNT VALUE SUMMARY

Value as of 2/15/2020 \$11,348.22

Premiums \$0.00

Withdrawals \$0.00

Fixed Interest Earned \$0.00

Indexed Interest Earned \$357.47

Value as of 2/15/2021 \$11,705.69

Values since Contract Effective Date

Total Premiums \$10,000.00

Total Withdrawals \$0.00

Interest Earned \$1,705.69

Death Benefit as of 2/15/2021 \$11,705.69

See "Death Benefit and Beneficiary Information" for
more details.

See "Surrender Value" for the Cash Surrender Value
of your contract.

ACCOUNT ALLOCATION

Your account value is allocated to the following buckets.
No matter your allocation, you have the confidence of
knowing you will not experience loss from down
markets. If you'd like, you can reallocate by accessing
your account at LincolnFinancial.com.



1YR S&P 500 Performance Triggered

INDEXED ACCOUNT INTEREST CREDITED SUMMARY

Account Name	Rate	Start Date	End Date	Beginning Account Value	Withdrawals	Your Performance	Your Interest Credited	Ending Account Value
1YR S&P 500		2/15/2020	2/15/2021	\$11,348.22	\$0.00	3.150%	\$357.47	\$11,705.69
Performance Triggered Specified rate: 3.15%								

February 15, 2021 Total Account Value: \$11,705.69

INDEXED ACCOUNT DETAILS

For more information on how interest on your Indexed Accounts is credited, visit LincolnFinancial.com and log in to your account.

KEY TERMS

Fixed Account: An account that earns a predetermined rate of interest that is credited daily regardless of market performance.

Performance Triggered: At the end of the term, if the market index has a positive change or remains flat, your account is credited a specified rate. If the change in the market index is negative, your Account Value is protected from the loss but no interest is credited.

Interest with Cap: At the end of the term, if the market index has a positive change, your account is credited the full index performance up to a cap. If the change in the market index is negative or remains flat, your account is protected from the loss but no interest is credited.

35-7238290 Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

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SURRENDER VALUE**Values as of 2/15/2021**

Ending Account Value	\$11,705.69
Market Value Adjustment	\$0.00
Surrender Charge	\$0.00
Cash Surrender Value	\$11,705.69
Cost Basis Amount	\$10,000.00

The actual surrender value may be more or less depending on the date of surrender and additional premiums. Your Cash Surrender Value as of 2/15/2020 was \$11,348.22.

If you decide to surrender your contract or take a withdrawal above the free partial surrender amount during the surrender charge period, a surrender charge and a Market Value Adjustment will apply and can result in your Surrender Value being less than your premium.

Your Surrender Value is equal to the Ending Account Value minus the Market Value Adjustment minus the Surrender Charge. The Market Value Adjustment can be positive or negative.

The Cash Surrender Value will never be less than the applicable guaranteed minimum value(s).

Cost Basis is the current total nontaxable amount in your contract based on premiums. The amount is calculated based on the aggregate amount of premiums or other consideration you have paid to date minus the total amount you have received to date that was excluded from your gross income under the Internal Revenue Code.

DEATH BENEFIT AND BENEFICIARY INFORMATION

As of 2/15/2021, the death benefit for the Contract was equal to \$11,705.69. The actual benefit amount may be more or less depending on the date of death, premium payments and partial withdrawals. For detailed information regarding the death benefit, please refer to your contract.

The following beneficiary designation for your contract has been recorded by Lincoln.

Beneficiary Name	Relationship	Percentage/Designation
PRIMARY		
KATHLEEN REBECCA BOWMAN	CHILD	20%
PRIMARY		
KRISTINE R CUDZILO	CHILD	20%
PRIMARY		
RAYMOND G BOWMAN	CHILD	20%
PRIMARY		
JAMES C BOWMAN	CHILD	20%
PRIMARY		
JOAN M MITCHELL <i>FRANCHER</i> <i>MARRIED DAVID 9/10/2022</i>	CHILD	20%

IMPORTANT INFORMATION

- To help keep your retirement plan on track, view your account information online anytime at LincolnFinancial.com. You can access your account value, view your allocations and statements, and initiate transactions all in one location.
- This confirmation is prepared by The Lincoln National Life Insurance Company (Lincoln) or one of its life insurance company affiliates.
- Notify Lincoln promptly if information contained in this document is not accurate. Please feel free to re-confirm any oral communication in writing to further protect your rights.
- Protecting the safety and security of our customers' assets and information is a priority for Lincoln Financial Group. If you have information about a suspicious incident or suspected fraud, please inform us confidentially at www.LincolnFinancial.com using the Report Fraud link on the home page or by writing: Lincoln Financial Group, ATTN: Special Investigation Unit Coordinator, 1300 South Clinton Street, 7C01, Fort Wayne, IN 46802.

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