Lincoln Level Advantage

SIDE-BY-SIDE COMPARISON OF
SHARE CLASS AND SUB-ACCOUNT CAPS FOR BUFFERED ANNUITIES

The purpose of this worksheet is to disclose and highlight comparisons between various share classes used within a variable annuity. In particular, the cost characteristics of each class and sub-account are identified. It is your Financial Professional's responsibility to discuss these disclosures in detail so that you fully understand your allocations and choices.

Client Name(s) ____

Type of Share	CDSC Years	Annual Fees for Index Options	Fees for Variable Investment Options	Penalty Free Withdrawal
B	6	0 %	0.49-1.22%	10 %
ADV	0	0 %	0.49-1.22%	100 %

CDSC Years Chosen by Client: ________ CDSC Schedule__________________ Annual Contract Fee $_________

Reasons for Decision:____

____

____

Administrative Expense _______% Rider Fees _______%

Mortality & Expense Charge (excluding riders) _______% Advisory Fees _______%

Subaccount charges (average for initial and anticipated future) _______% **Total Annual Expenses (%) _______%**

Annual Subaccount Caps for These Annuities

B Share

Subaccount name:	Cap:
__________________________________	_____%
__________________________________	_____%
__________________________________	_____%

ADV Share

Subaccount Name:	Cap:
__________________________________	_____%
__________________________________	_____%
__________________________________	_____%

Risk Tolerance: ______Conservative ______ Moderate Conservative ______ Moderate ______ Moderate Aggressive ______ Aggressive

Investment Objective: ______ Income ______ Growth & Income ______ Growth

Years investing Experience ______

Are the Investment Objective, Risk Tolerance or Time Horizon different than your Customer Investment Profile indicates? ______ Yes ______ No

You acknowledge you have reviewed and discussed this comparison with your Financial Professional.

____ ____

Client 1 **Client 2**

The information on this form is true and accurate, and I have discussed this comparison in detail with the Client.

Financial Professional: ____ Rep# _____________