

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: _____ % _____ % _____ %
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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# _____