

LINCOLN NATIONAL Life Insurance Company

SIDE-BY-SIDE COMPARISON OF SHARE CLASS AND SUB-ACCOUNT COSTS

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): _____

Product Name	CDSC Years	Upfront Load	Contract Fee	M&E Risk Fee	Admin Charges	Penalty Free Withdrawal
Choice Plus B Share	7	0 %	\$35 if contract value is under \$100k	1.30 %	0.10 %	10 % of contract value
Choice Plus L Share	4	0 %	\$35 if contract value is under \$100k	1.70% Reduced to 1.3% after 7 years	0.10 %	10 % of contract value
Choice Plus C Share	0	0 %	\$35 if contract value is under \$100k	1.70 % Reduced to 1.3% after 12 years	0.10 %	100 %
Choice Plus ADV Share	0	0 %	\$35 if contract value is under \$100k	0.30 %	0.10 %	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 Fees for This Annuity			
Subaccount name:	Fee: _____ %	Subaccount Name:	Fee: _____ %
_____	_____ %	_____	_____ %
_____	_____ %	_____	_____ %
_____	_____ %	_____	_____ %

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 # _____