

Lincoln National Life Ins Co

Group Affiliation: Lincoln Financial Group
Address: 1500 Market Street Suite 3900
 Philadelphia PA 19102-2112
Phone: 215-448-1400

Domicile: IN
NAIC Number: 65676
Year Established: 1905
Company Type: Stock

Ratings

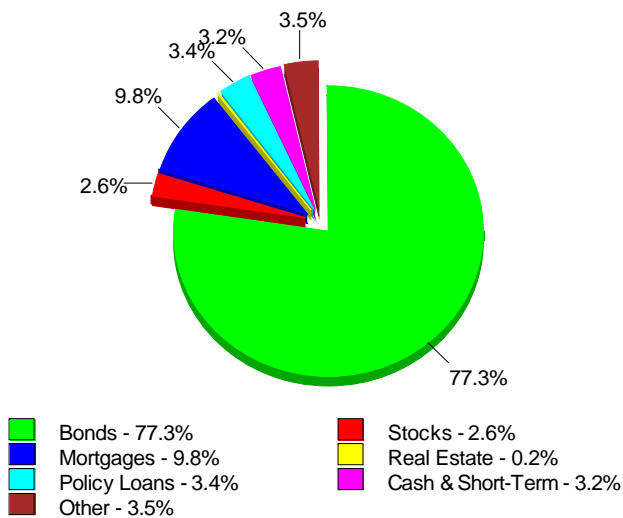
A.M. Best Company(Best's Rating, 15 ratings) A+ (2)
 Standard & Poor's(Financial Strength, 20 ratings) AA- (4)
 Moody's(Financial Strength, 21 ratings) A2 (6)
 Fitch Ratings(Financial Strength, 21 ratings) A+ (5)
 TheStreet.com(Safety Rating, 16 ratings) B- (6)
 Comdex(Percentile in Rated Companies) 88

Assets & Liabilities

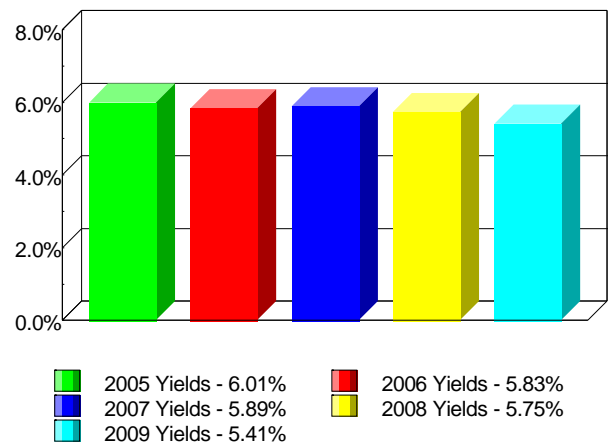
Total Admitted Assets 143,345,609
 Total Liabilities 137,100,545
 Separate Accounts 73,078,634
 Total Surplus & AVR 6,461,262
 As % of General Account Assets 9.2%

Invested Assets

Total Invested Assets 67,006,961



Investment Yields



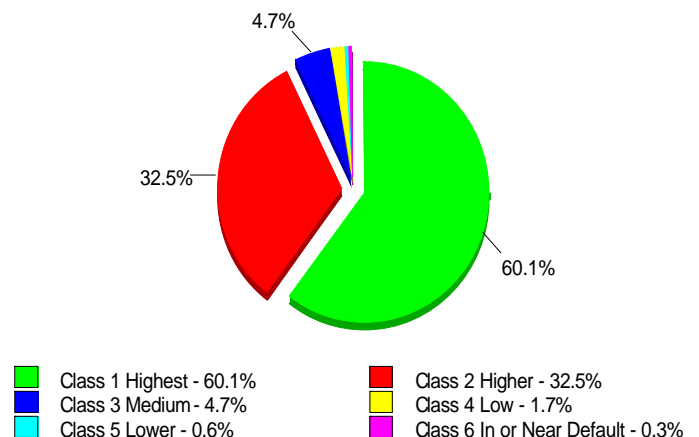
5 Year Average

5.78%

Non-Performing Assets

Bonds In or Near Default 2.9%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 2.9%
 As a Percent of Invested Assets 0.3%

Bond Quality



Income & Earnings

Total Income 21,439,796
 Net Premiums Written 16,101,551
 Earnings Before Dividends and Taxes 1,053,003
 Net Operating Earnings 684,902

Data for Year-End 2009 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 17, 2010.

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