

Press release

8 October 2008



Lincoln i2Live appointed to Thinc's 'At-Retirement' product panel

Lincoln is also assisting Thinc with its Retirement Advice Model for IFAs

Lincoln Financial Group today announces that its i2Live Annuity and i2Live Drawdown products have been added to Thinc's 'At Retirement' whole of market product panel. Lincoln's position on the panel will enable Thinc's financial advisers to give advice on and provide their customers with Lincoln's products.

In addition to appearing on Thinc's panel, Lincoln is also working with Thinc Group on its Working in Partnership programme which will include activity to educate advisers in the expanding and changing At Retirement market and help them adapt their retirement advice models.

Lincoln is one of six product providers assisting Thinc with its Retirement Advice Model. The Retirement Advice Model is being redesigned to take account of new product innovation and market demographics which Thinc recognises offers great opportunities for its advisers.

Simon O'Connor, Head of Products and Marketing at Lincoln Financial Group, said: *"Our appointment to Thinc's 'At-Retirement' panel recognises the need for clients to consider alternative options for their income in retirement. With its option to remain invested in equities beyond the annuitisation point, Lincoln i2Live can help clients protect their retirement income levels against erosion by inflation (a problem affecting conventional level annuities) while maintaining a level of security with the unique Income Guarantee Option.*

"We aim to use our knowledge to help financial advisers develop a deeper understanding of the at-retirement market. Working with Thinc through the Working in Partnership programme, the Retirement Advice Model and the panel appointment will enable us to educate Thinc advisers to recommend Lincoln i2Live as a product of choice."

Richard Stokes, Director of Training and Development at Thinc Group added, *"We are delighted to be able to offer Lincoln's innovative proposition to our customers. We feel it is important that we present our clients with all possible options to help them plan for retirement and that our advisers are well educated on these products. The appointment of Lincoln i2Live to our panel as well as the training programme Lincoln is assisting us with will ensure we achieve this."*

Lincoln i2Live was launched last year to provide customers with a unique range of flexible options to take them through each stage of retirement planning. *Lincoln i2Live* offers three products under one umbrella, *i2Live Accumulator*, *i2Live Drawdown* and *i2Live Annuity*, and allows customers to switch from one product to the next to suit their circumstances.

This press release is intended for investment professionals and journalists and should not be relied upon by private investors or any other investors. *Lincoln i2Live* is a product range issued by Lincoln Assurance Limited. Full consumer product information can be found at www.lincolnuk.co.uk.

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About Lincoln Financial Group

Lincoln Financial Group is the UK business name of Lincoln National (UK) PLC and its UK subsidiary companies.

Lincoln National Corporation, the parent group, is listed as LNC on the New York Stock Exchange and is one of the world's largest organisations, placed in the FT Global 500 in 2007. Lincoln National Corporation was founded in 1905 and has a proud heritage of over 100 years financial strength and security, with long term credit ratings* (as at 27 August 2008) of 'A+' from Standard & Poor's, 'a' from AM Best, 'A+' from Fitch and has assets under management of more than \$221 billion (as at 30 June 2008) and more than \$10.6 billion in annual revenues (for the year ended 31 December 2007).

The UK operation dates back to 1934 with assets under management of £4.74 billion (as at 30 June 2008). Lincoln in the UK is passionate about doing the best for its customers at or in retirement, by bringing to the market reliable and flexible solutions which enable transition through retirement, protecting and enhancing wealth to enjoy an income for life. It serves the needs of customers nationwide either direct or through financial advisers and is dedicated to building excellent customer service.

In the UK, Lincoln Financial Group includes Lincoln Assurance Limited, Lincoln Investment Management Limited and Lincoln Unit Trust Managers Limited, which are each authorised and regulated by the Financial Services Authority. Any information offered will relate to the life assurance, pension and unit trust products and services of the Lincoln Financial Group, or may relate to other types of products or services of carefully selected partner companies not part of the Lincoln Financial Group. No personal financial advice or recommendations will be given.

*All ratings have a "stable" or creditwatch positive outlook as defined by the respective agencies.