



Marketing Support

Variable and Fixed Insurance Products

Lincoln Financial Advisors (LFA) offers many variable and fixed insurance options as well as our own proprietary insurance options. We believe it is important that our financial planners evaluate these insurance product features and benefits in order to assist you in selecting the best insurance option to help meet your needs. Because there are many variable insurance products available for sale, we focus on a select group of some of the largest and most well-known variable insurance companies that offer a broad range of products.

Some of the insurance companies whose variable and fixed products we sell participate in activities that are designed to help facilitate the distribution of their insurance products by making our financial planners more knowledgeable about their products, such as educational programs and marketing activities including, but not limited to, attendance by insurance company representatives at LFA conferences, one-on-one marketing meetings and due diligence presentations to our planners.

LFA receives additional compensation, sometimes called marketing support, from many of these insurance companies. These payments are paid out of the distributor's or other affiliate's assets, not from the insurance product, and therefore would not appear as part of the mortality and expense fees for the product. None of the payments received by LFA are paid or directed to any financial planner who sells these products. In addition, LFA planners do not receive a greater or lesser commission for sales of variable insurance products for which LFA receives these payments.

The insurance companies that participate in the program described above are:

- AIG
- Allianz Life
- American National Insurance Company
- Athene
- AXA
- Eagle Life
- Great American
- Jackson National
- Lincoln Financial Group
- Midland National
- Nationwide Financial
- Pacific Life
- Prudential Annuities

While the arrangement with each insurance company may vary, each company may pay up to 25 basis points (0.25%) of the gross amount of each sale, and/or up to 5 basis points (0.05%) annually of the assets held at the company. For example, for a \$10,000 transaction with a participating insurance company, LFA would receive a one-time \$25 payment, and/or a \$5 annual payment for the period during which the assets remain at the company. Participating insurance companies may also make additional payments to LFA for attendance at various educational meetings hosted by LFA throughout the year.

In addition to the insurance companies listed above which have formal marketing support agreements, other insurance companies may make sponsorship payments to LFA from time to time. These payments are not made as part of any formalized sales based or asset based agreement, but rather for specific activities including but not limited to exhibit booth space or presentation opportunities at LFA national meetings. Insurance companies, including wholesalers, employees and agents, must comply with LFA's non-cash compensation policies as they relate to additional payments and compensation, including marketing support. Insurance companies must also provide documents or information to evidence compliance upon request.