The Lincoln National Life Insurance Company Fixed and Fixed Indexed Products (Not Including Financial Institution)

Lincoln Classic[sm] 5 Fixed Annuity / Lincoln Classic[sm] 7 Fixed Annuity
Lincoln Classic[sm] Flex 8 Fixed Annuity / Lincoln Classic[sm] Flex 12 Fixed Annuity
Lincoln New Directions[sm] 6 Fixed Indexed Annuity/Lincoln New Directions[sm] 8 Fixed Indexed Annuity
Lincoln OptiPoint[sm] 8 Fixed Indexed Annuity/Lincoln OptiPoint[sm] 10 Fixed Indexed Annuity/Lincoln OptiPoint[sm] 12 Fixed Indexed Annuity
Lincoln OptiChoice[sm] 5 Fixed Indexed Annuity/Lincoln OptiChoice[sm] 7 Fixed Indexed Annuity/Lincoln OptiChoice[sm] 9 Fixed Indexed Annuity
Lincoln Insured Income Immediate Annuity
Lincoln SmartIncome[SM] Inflation Annuity

State Availability as of 11/17/2008

STATE	AL	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	GU	HI	ID	IL	IN	IA	KS	KY	LA	ME	MP	MD	MA	MI	MN	MS	MO	MT	NE	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA	PR	RI	SC	SD	TN	TX	UT	VT	VI	VA	WA	WV	WI	WY
PRODUCTS																																																								
Lincoln Classic[sm] 5 Fixed Annuity (1)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	O	X	X	X	X	X	X	X*	X	X	X	X	X	X	X*	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Lincoln Classic[sm] 7 Fixed Annuity (1)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	O	X	X	X	X	X	X	X*	X	X	X	X	X	X	X*	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Lincoln Classic[sm] Flex 8 Fixed Annuity (2)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	O	X	X	X	X	X	X	X*	X		X	X	X	X	O	X*	X	X	X	X	X	O	X	X	X	X	X	X	X
Lincoln Classic[sm] Flex 12 Fixed Annuity (2)	O	O	X	X	X	X	O	X	X	X	X	X	X	X	O	X	X	X	X	X	X		X	X	X	O	X	X	X	X	X	X	X*	X		X	X	X	X	O	X*	X	X	X	X	X	O	X	X	X	O	X	X	X
Lincoln New Directions[sm] 6 Fixed Indexed Annuity (3)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	O	X	X	X	X	X	X	X*	X		X	X	X	X	O	X*	X	X	X	X	X	X	X	X	X	X	X	X	X
Lincoln New Directions[sm] 8 Fixed Indexed Annuity (3)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	O	X	X	X	X	X	X	X*	X		X	X	X	X	O	X*	X	X	X	X	X	X	X	X	X	X	X	X	X
Lincoln OptiPoint[sm] 8 Fixed Indexed Annuity (4)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	O	X	X	X	X	X	X	X*	X		X	X	X	X	O	X*	X	X	X	X	X	O	X	X	X	X	X	X	X
Lincoln OptiPoint[sm] 10 Fixed Indexed Annuity (4)	X	O	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	O	X	X	X	X	X	X	X*	X		X	X	X	X	O	X*	X	X	X	X	X	O	X	X	X	X	X	X	X
Lincoln OptiPoint[sm] 12 Fixed Indexed Annuity (4)	X	O	X	X	X	X	O	O	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	O	X	X	X	X	X	X	X*	X		X	X	X	X	O	X*	X	X	X	X	X	O	X	X	X	O	X	X	X
Lincoln OptiChoice[sm] 5 Fixed Indexed Annuity (5)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X*	X		X	X	X	X	X	X*	X	X	X	X	X	X	X	X	X	X	X	X	X
Lincoln OptiChoice[sm] 7 Fixed Indexed Annuity (5)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X*	X		X	X	X	X	X	X*	X	X	X	X	X	X	X	X	X	X	X	X	X
Lincoln OptiChoice [sm] 9 Fixed Indexed Annuity (5)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X*	X		X	X	X	X	X	X*	X	X	X	X	X	X	X	X	X	X	X	X	X
Lincoln Insured Income Immediate Annuity	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Lincoln SmartIncome[SM] Inflation Annuity	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X		X	X	X	X*	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

STATE	AL	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	GU	HI	ID	IL	IN	IA	KS	KY	LA	ME	MP	MD	MA	MI	MN	MS	MO	MT	NE	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA	PR	RI	SC	SD	TN	TX	UT	VT	VI	VA	WA	WV	WI	WY
RIDERS/APPLICATIONS																																																								
Waiver of Unscheduled Payment for NH Confinement (SmartIncome)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	O	X	X	X			X	X	X	X*	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Waiver of Unscheduled Payments for TI (SmartIncome)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X			X	X	X	X*	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
GLWB Rider	X#	X#	X#	X#	X#	X#	X#		X#	X#	X#	X#	X#	X#	X#	X#	X#	X#	X#	X#	X#		X#	X#	X#	X#	X#	X#	X#	X#	X#	X#	X#*	X#	O	X#	X#	X#	X#	X#	X#	X#	X#	X#	X#	X#	X#	X#	X#	X#	O	X#	X#	X#
Waiver of Surr. Chg. For NH Confinement	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	O	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Waiver of Surr. Chg. For TI	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
IRA Endorsement	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Roth IRA Endorsement	X	X	X	X	X^	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X^		X	X	X	X	X	X	X	X	X^	X	X	X	X	X	X	X	O	X	X	X	X	X	X	X	X	X	X	X^	X	X^
Application	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X@	X	X	X	X	X	X		X	X	X	X	X	X	x	X	x	X@	X	X	X	X@	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

PRODUCTS KEY

X	= AVAILABLE
O	= NOT AVAILABLE
X*	Group Certificate

RIDERS/APPLICATIONS KEY

X	= AVAILABLE
O	= NOT AVAILABLE
X#	= AVAILABLE FOR NEW DIRECTIONS & OPTICHOICE
X^	= NOT AVAILABLE FOR USE WITH SMARTINCOME
X@	Use BJF-05650

FIXED AND INDEXED ANNUITY APPLICATIONS

Standard - ANF06959
AZ - ANF06959-3
AR, DC, KY, LA, ME, MI, NM, OH, OK, PA & TN - ANF06959-70
CO - ANF06959-18
FL - ANF06959-5
HI, OR, UT & VA - ANF06959-26
MD - ANF06959-7
NE - ANF06959-23
NJ - ANF06959-13
NY- ANF06959-60
WA - ANF06959-16
IL & NH - BJF-05650
NC - BJF-5650-30

DISCLOSURE STATEMENTS

1 - FA-04521, or state variation
2 - FA-04520, or state variation
3 - FA-03459, or state variation
4 - FA-03877, or state variation
5 - FA-05322, or state variation

POLICIES

INDIVIDUAL FIXED ANNUITY POLICIES

04-600 - Lincoln Classic[sm] 5 Fixed Annuity
04-600 - Lincoln Classic[sm] 7 Fixed Annuity
04-601 - Lincoln Classic[sm] Flex 8 Fixed Annuity
04-601 - Lincoln Classic[sm] Flex 12 Fixed Annuity

INDIVIDUAL FIXED INDEXED ANNUITY POLICIES

94-523 - Lincoln New Directions[sm] 6 Fixed Indexed Annuity
94-523 - Lincoln New Directions[sm] 8 Fixed Indexed Annuity
05-606 - Lincoln OptiChoice[sm] 5 Fixed Indexed Annuity
05-606 - Lincoln OptiChoice[sm] 7 Fixed Indexed Annuity
05-606 - Lincoln OptiChoice[sm] 9 Fixed Indexed Annuity
06-610 - Lincoln OptiPoint[sm] 8 Fixed Indexed Annuity
06-610 - Lincoln OptiPoint[sm] 10 Fixed Indexed Annuity
06-610 - Lincoln OptiPoint[sm] 12 Fixed Indexed Annuity

INDIVIDUAL SINGLE PREMIUM IMMEDIATE ANNUITY

94-512 - Lincoln Insured Income Immediate Annuity
07-611 - Lincoln SmartIncome[sm] Inflation Annuity

Note: Form numbers may vary by state

RIDERS FOR FIXED AND INDEXED ANNUITY POLICIES

J-321 - IRA Endorsement
AE-101 - Roth IRA Endorsement
AE-119 - Waiver of Surrender Charges for Nursing Home Confinement Rider
AE-170 - Waiver of Surrender Charges for Terminal Illness Rider
AE-217 - GLWB Rider (for New Directions and OptiChoice)

RIDERS FOR SINGLE PREMIUM IMMEDIATE ANNUITY POLICIES

AE-218 - Waiver of Unscheduled Payment Charges for Terminal Illness Rider (for SmartIncome)
AE-219 - Waiver of Unscheduled Payment Charges for Nursing Home Confinement Rider (For SmartIncome)
AE-225 - IRA Endorsement
AE-226 - Roth IRA Endorsement
AE-225 - IRA Endorsement
AE-226 - Roth IRA Endorsement

Represents Updates From Previous Week.

Prepared Date: November 5, 2008