The Defined Contributions CDs are updated on a quarterly basis.

Please access the web-based link for the most current supplements.

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY

LINCOLN NATIONAL VARIABLE ANNUITY ACCOUNT C
Multi-Fund®, Multi-Fund® Select

LINCOLN LIFE VARIABLE ANNUITY ACCOUNT Q
Multi-Fund® Group

Supplement dated September 28, 2012 to the Prospectus dated May 1, 2012

This Supplement outlines important changes regarding investment options that impact your Multi-Fund® annuity contract. All other provisions in your prospectus remain unchanged. This Supplement is for informational purposes only and requires no action on your part.

INVESTMENTS OF THE VARIABLE ACCOUNT – DESCRIPTION OF THE FUNDS. This section outlines several fund name changes for certain funds effective September 28, 2012. The sub-adviser changes listed below were effective September 21, 2012. More detailed information may be obtained from the current prospectus for each fund. You should read each fund prospectus carefully before investing. Please be advised that there is no assurance that any of the funds will achieve their stated objectives.

LVIP Variable Insurance Products Trust, advised by Lincoln Investment Advisors Corporation
- LVIP BlackRock Equity Dividend RPM Fund
  (sub-advised by BlackRock Investment Management LLC)
  (formerly LVIP Wells Fargo Intrinsic Value Fund)
- LVIP SSgA Global Tactical Allocation RPM Fund
  (formerly LVIP SSgA Global Tactical Allocation Fund)
- LVIP UBS Large Cap Growth RPM Fund
  (sub-advised by UBS Global Asset Management (Americas) Inc.)
  (formerly LVIP Janus Capital Appreciation Fund)

While there are no changes to the following funds, the descriptions of their investment objectives have been re-stated to more closely align with the way the objectives are stated in the underlying fund prospectuses.

Delaware VIP® Trust
- Small Cap Value Series: Capital appreciation.
- Smid Cap Growth Series: Long-term capital appreciation.

For additional information about the funds, please refer to the funds' prospectuses.

Please retain this Supplement for future reference.

SUPP-12.46

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY

Lincoln National Variable Annuity Account C
Multi-Fund®, Multi-Fund® 5, Multi-Fund® Select

Lincoln National Variable Annuity Account L
Group Variable Annuity

Lincoln Life Variable Annuity Account N
ChoicePlus^{SM} Product Suite, ChoicePlus^{SM} II Product Suite
ChoicePlus^{SM} Assurance Product Suite, ChoicePlus^{SM} Design
ChoicePlus^{SM} Signature, ChoicePlus^{SM} Fusion, ChoicePlus^{SM} Rollover

Lincoln Life Variable Annuity Account Q
Multi-Fund® Group

LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK

Lincoln Life & Annuity Variable Annuity Account L
Group Variable Annuity

Lincoln New York Account N for Variable Annuities
ChoicePlus^{SM} Product Suite, ChoicePlus^{SM} II Product Suite
ChoicePlus^{SM} Assurance Product Suite, ChoicePlus^{SM} Design
ChoicePlus^{SM} Signature, ChoicePlus^{SM} Fusion

Supplement to the Prospectus dated May 1, 2012

This Supplement outlines a change to one of the investment options under your annuity contract. All other provisions outlined in your prospectus remain unchanged. This Supplement is for informational purposes and requires no action on your part.

LVIP COHEN & STEERS GLOBAL REAL ESTATE FUND. The Lincoln Variable Insurance Products Trust has informed us that, effective September 28, 2012, the name of the LVIP Cohen & Steers Global Real Estate Fund will be changed to LVIP Clarion Global Real Estate Fund. The fees and investment objective of the fund will not change. The following information is added to your prospectus:

INVESTMENTS OF THE VARIABLE ACCOUNT – DESCRIPTION OF THE FUNDS.
LVIP Variable Insurance Products Trust, advised by Lincoln Investment Advisors Corporation
- LVIP Clarion Global Real Estate Fund
  (sub-advised by CBRE CLARION SECURITIES LLC)
  (formerly LVIP Cohen & Steers Global Real Estate Fund)

For complete details relating to this fund change, please refer to the fund's prospectus, as supplemented.

This Supplement is dated September 17, 2012.

Please retain this Supplement for future reference.

SUPP-12.53