## **Take Charge of Your Retirement**

Prospectuses, Annual and Semi-Annual Reports to Help You Manage Your Retirement Plan.

## As of May 2012

Congratulations! You've taken charge of your financial future by choosing to participate in your employer-sponsored retirement plan. Your employer offers a retirement plan in appreciation of your contributions to the success of your organization. Lincoln Financial Group is proud to be helping more than one million American workers save every payday for their financial future.

Easy access to help you manage your account is part of our commitment to everyday excellence. This CD contains prospectuses and annual and semi-annual reports for your retirement plan. Paper prospectuses are available by calling customer service at 800-454-6265.

If you prefer to receive your reports via e-Delivery rather than paper copies in the mail, simply call customer service or log on to your account and request e-Delivery. With e-Delivery, you will receive an e-mail when the most current prospectuses, supplements, and annual and semi-annual reports are available at <a href="www.LincolnFinancial.com">www.LincolnFinancial.com</a>. You can download and save to your computer or print.

Click on the appropriate link below to view a product or fund prospectus, supplement, annual or semi-annual report. The link will open in a new window. Simply close the window to return to this page. The CD's are updated on a quarterly basis. Please access the web-based link for the most current supplements.

	Prospectus	Supplement	Prospectuses and Annual / Semi- Annual Reports
Multi-Fund® 1-4 Variable Annuity Product Multi-Fund® 1-4 Variable Annuity Funds	内内	内内	Web-based Reports
Multi-Fund® Select Variable Annuity Product Multi-Fund® Select Variable Annuity Funds	內	内内	Web-based Reports
Multi-Fund® Group Variable Annuity Product  Multi-Fund® Group Variable Annuity Funds	內內	内内	Web-based Reports
Lincoln Group Variable Annuity Product Lincoln Group Variable Annuity Funds	內	內	Web-based Reports
Lincoln New York Group Variable Annuity Product Lincoln New York Group Variable Annuity Funds	内	内内	Web-based Reports



Adobe<sup>®</sup> Reader<sup>®</sup> software is required to view the PDF documents included on this CD. <u>Click here</u> to install Adobe<sup>®</sup> Reader<sup>®</sup>, if it's not already installed on your computer.

Variable products are sold by prospectus. Consider the investment objectives, risks, charges and expenses of the variable product and its underlying investment options carefully before investing.

The prospectuses contain this and other information about the variable product and its underlying investment options. Prospectuses are available by clicking on any of the appropriate links above.

Read it carefully before investing.

Insurance and annuity products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and distributed by Lincoln Financial Distributors, Inc., a broker/dealer. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Policies and contracts sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

LCN0903-2028190 ©2012 Lincoln National Corporation.