

# Lincoln National Life Ins Co

**Group Affiliation:** Lincoln Financial Group  
**Address:** 1500 Market Street Suite 3900  
 Philadelphia PA 19102-2112  
**Phone:** 215-448-1400

**Domicile:** IN  
**NAIC Number:** 65676  
**Year Established:** 1905  
**Company Type:** Stock

## Ratings

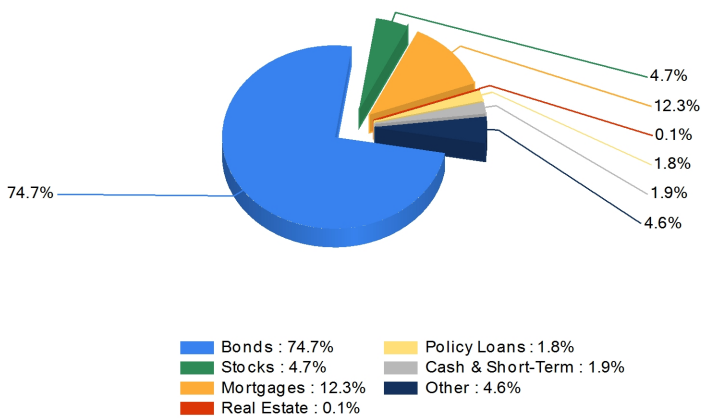
A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Fin. Strength, 20 ratings)	AA- (4)
Moody's(Fin. Strength, 21 ratings)	A1 (5)
Fitch Ratings(Fin. Strength, 21 ratings)	A+ (5)
Weiss(Safety Rating, 16 ratings)	B (5)
Comdex Ranking(Percentile in Rated Companies)	91

## Assets & Liabilities

Total Admitted Assets	267,230,225
Total Liabilities	259,075,697
Separate Accounts	152,443,999
Total Surplus & AVR	9,469,455
As % of General Account Assets	8.2%
	B (5)

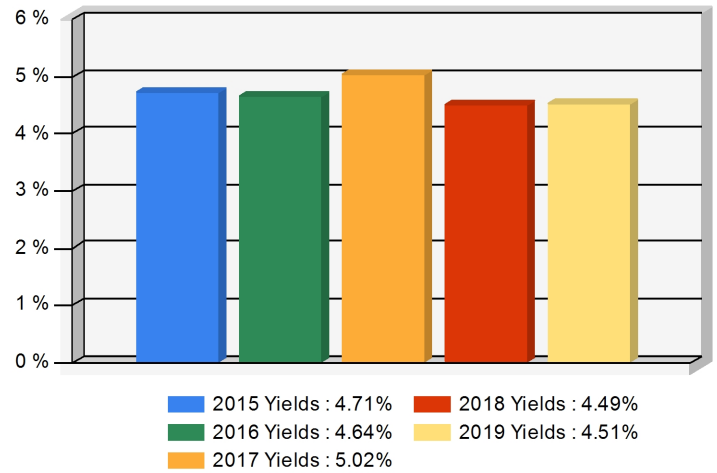
## Invested Asset Distribution

Total Invested Assets 107,257,690



## 5 Year Investment Yields

5 Year Average 4.67%



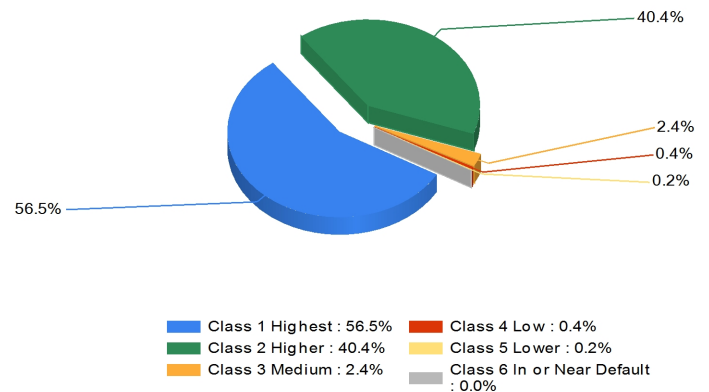
## Non-Performing Assets

Bonds In or Near Default	0.2%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.2%
As a Percent of Invested Assets	0.0%

## Income & Earnings

Total Income	32,639,370
Net Premiums Written	25,549,176
Earnings Before Dividends and Taxes	487,324
Net Operating Earnings	414,888

## Bond Quality



A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2019 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of August 3, 2020.

Presented by: michael chapman, 1600 Highway 6, Suite 400, Sugar Land, 77478 Phone: 281-269-2374 Email: [contact@mbchapman.net](mailto:contact@mbchapman.net)

# List of Company Ratings

**Company:** Lincoln National Life Ins Co  
**Domicile:** IN  
**Established:** 1905

## A.M. Best Company Rating

**A+ (2)**

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

## Standard & Poor's Financial Strength Rating

**AA- (4)**

An insurer rated 'AA' has VERY STRONG financial security characteristics, differing only slightly from those rated higher.

## Moody's Financial Strength Rating

**A1 (5)**

Insurance companies rated A offer good financial security. However, elements may be present which suggest a susceptibility to impairment sometime in the future.

## Fitch Ratings' Insurer Financial Strength Rating

**A+ (5)**

Strong. 'A' IFS ratings denote a low expectation of ceased or interrupted payments. They indicate strong capacity to meet policyholder and contract obligations. This capacity may, nonetheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings.

## Weiss Safety Rating

**B (5)**

Good. The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.

## Comdex Ranking - VitalSigns Composite Index

**91**

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

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Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of August 3, 2020. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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## List of Possible Ratings

	<b>A.M.Best</b>	<b>Standard &amp; Poor's</b>	<b>Moody's</b>	<b>Fitch Ratings</b>	<b>KBRA</b>	<b>Weiss</b>
1.	A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong	AAA Extremely Strong	A+ Excellent
2.	A+ Superior	AA+ Very Strong	Aa1 Excellent	AA+ Very Strong	AA+ Very Strong	A Excellent
3.	A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong	AA Very Strong	A- Excellent
4.	A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong	AA- Very Strong	B+ Good
5.	B++ Very Good	A+ Strong	A1 Good	A+ Strong	A+ Strong	B Good
6.	B+ Good	A Strong	A2 Good	A Strong	A- Strong	B Good
7.	B Fair	A- Strong	A3 Good	A- Strong	BBB+ Good	C+ Fair
8.	B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good	BBB Good	C Fair
9.	C++ Marginal	BBB Good	Baa2 Adequate	BBB Good	BBB- Good	C- Fair
10.	C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good	BB+ Marginal	D+ Weak
11.	C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak	BB Marginal	D Weak
12.	C- DWeak	BB Marginal	Ba2 Questionable	BB Moderately Weak	BB- Marginal	D- Weak
13.	D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak	B+ Weak	E+ Very Weak
14.	E Under State Supervision	B+ Weak	B1 Poor	B+ Weak	B Weak	E Very Weak
15.	F In Liquidation	B Weak	B2 Poor	B Weak	B- Weak	E- Very Weak
16.		B- Weak	B3 Poor	B- Weak	CCC Very Weak	F Failed
17.		CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak	CC Extremely Weak	
18.		CCC Very Weak	Caa2 Very Poor	CCC Very Weak	C Lowest	
19.		CCC- Very Weak	Caa3 Very Poor	CCC- Very Weak		
20.		CC Extremely Weak	Ca Extremely Poor	CC Extremely Weak		
21.			C Lowest	C Distressed		