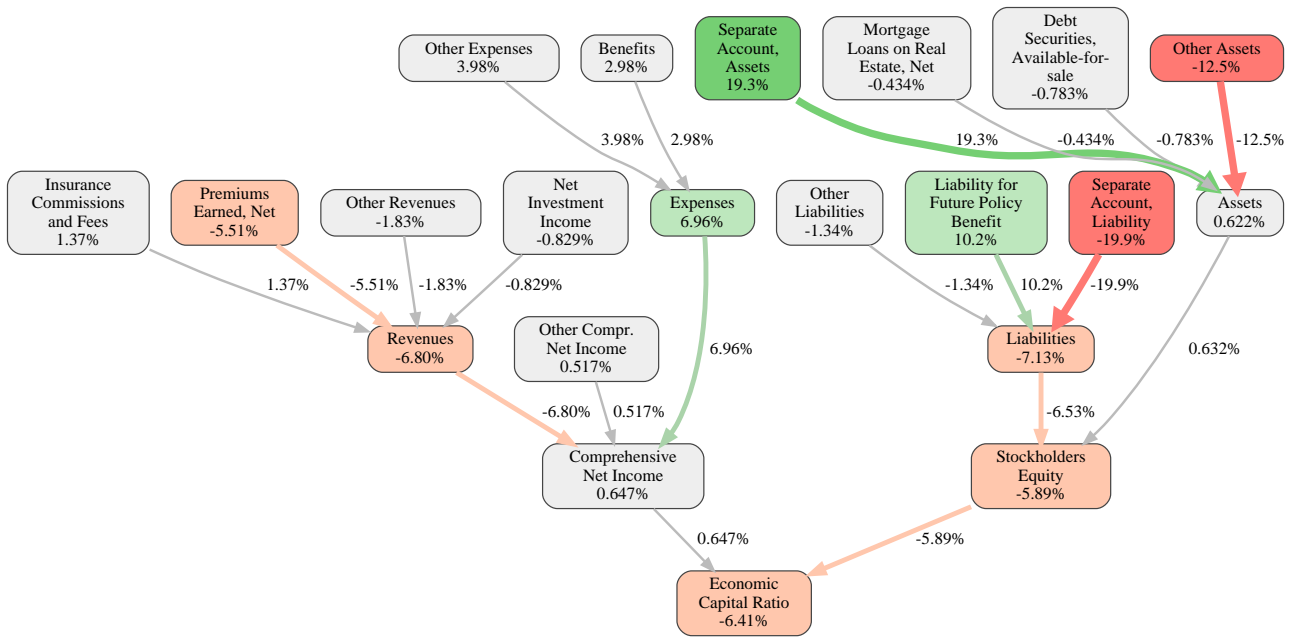




RealRate

LIFE INSURANCE 2019

LINCOLN NATIONAL LIFE INSURANCE CO IN Rank 20 of 25





LIFE INSURANCE 2019

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The relative strengths and weaknesses of LINCOLN NATIONAL LIFE INSURANCE CO IN are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of LINCOLN NATIONAL LIFE INSURANCE CO IN compared to the market average is the variable Separate Account, Assets, increasing the Economic Capital Ratio by 19% points. The greatest weakness of LINCOLN NATIONAL LIFE INSURANCE CO IN is the variable Separate Account, Liability, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.2%, being 6.4% points below the market average of 8.6%.

Input Variable	Value in 1000 USD
Benefits	8,733,000
Debt Securities, Available-for-sale	92,787,000
Insurance Commissions and Fees	5,733,000
Liability for Future Policy Benefit	33,884,000
Mortgage Loans on Real Estate, Net	13,190,000
Net Investment Income	4,844,000
Other Assets	60,335,000
Other Compr. Net Income	-3,312,000
Other Expenses	5,052,000
Other Liabilities	116,109,000
Other Net Income	0
Other Revenues	419,000
Premiums Earned, Net	4,362,000
Separate Account, Assets	132,833,000
Separate Account, Liability	132,833,000

Output Variable	Value in 1000 USD
Liabilities	282,826,000
Assets	299,145,000
Expenses	13,785,000
Revenues	15,358,000
Stockholders Equity	16,319,000
Net Income	1,573,000
Comprehensive Net Income	-1,739,000
Economic Capital Ratio	2.2%