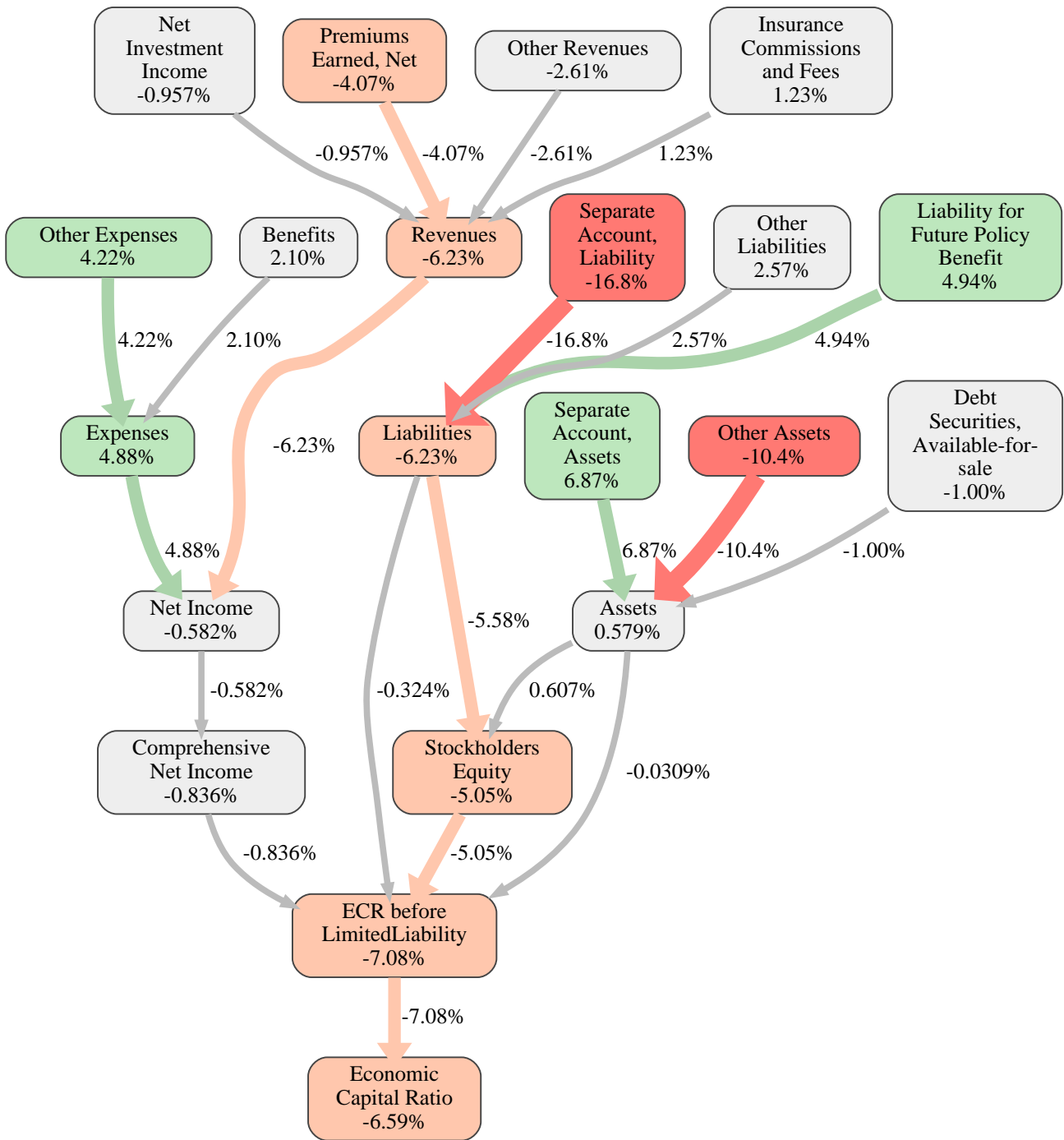




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The relative strengths and weaknesses of Lincoln National LIFE Insurance CO IN are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 6.9% points. The greatest weakness of Lincoln National LIFE Insurance CO IN is the variable Separate Account, Liability, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 22%, being 6.6% points below the market average of 28%.

Input Variable	Value in 1000 USD
Benefits	10,339,000
Debt Securities, Available-for-sale	103,773,000
Insurance Commissions and Fees	6,247,000
Liability for Future Policy Benefit	35,717,000
Mortgage Loans on Real Estate, Net	16,244,000
Net Investment Income	4,134,000
Other Assets	62,428,000
Other Compr. Net Income	5,177,000
Other Expenses	5,239,000
Other Liabilities	125,143,000
Other Net Income	0
Other Revenues	534,000
Premiums Earned, Net	5,277,000
Separate Account, Assets	153,571,000
Separate Account, Liability	153,571,000

Output Variable	Value in 1000 USD
Liabilities	314,431,000
Assets	336,016,000
Expenses	15,578,000
Revenues	16,192,000
Stockholders Equity	21,585,000
Net Income	614,000
Comprehensive Net Income	5,791,000
BaseVar	343,697,000
ECR before LimitedLiability	5.1%
Economic Capital Ratio	22%