



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 20% 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 4.6%, being 6.8% points below the market average of 11%.

Input Variable	Value in 1000 USD
Benefits	10,949,000
Debt Securities, Available-for-sale	121,111,000
Insurance Commissions and Fees	6,120,000
Liability for Future Policy Benefit	40,146,000
Mortgage Loans on Real Estate, Net	0
Net Investment Income	4,738,000
Other Assets	79,243,000
Other Compr. Net Income	3,185,000
Other Expenses	5,026,000
Other Liabilities	135,167,000
Other Net Income	0
Other Revenues	586,000
Premiums Earned, Net	5,122,000
Separate Account, Assets	167,965,000
Separate Account, Liability	167,965,000

Output Variable	Value in 1000 USD
Liabilities	343,278,000
Assets	368,319,000
Expenses	15,975,000
Revenues	16,566,000
Stockholders Equity	25,041,000
Net Income	591,000
Comprehensive Net Income	3,776,000
Economic Capital Ratio	4.6%