

Intellectual Property Analysis

Annuity/Retirement Income Family of Patents & Patent Applications belonging to Lincoln National Life Insurance Company

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This analysis addresses the subject matter and claims made in the referenced patents and patent applications assigned to Lincoln National Life Insurance Company from an actuarial point of view.

To the extent that opinions are expressed explicitly or may be implied, they are actuarial opinions – not legal opinions – regarding the specific subject matter addressed.

This analysis is provided in order that readers may gain a better understanding of the intellectual property contained in these patents and applications, the claims made which define the inventions, and related prior art. As a result, it is expected that readers will be better able to determine how methods and processes they may use relate or may be affected by intellectual property owned by Lincoln National.

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