

LINCOLN FINANCIAL AMERICAN LEGACY III IRA CLIENT DISCLOSURE WORKSHEET

OFG'S BUSINESS MODEL AND ASSOCIATED MATERIAL CONFLICTS OF INTEREST

OFG Financial Services, Inc. ("OFG") is registered as a broker-dealer with the U.S. Securities and Exchange Commission ("SEC") and with various states, offering retail securities brokerage services and engaging in the business of selling mutual funds, variable annuities, Section 529 College Savings Plans, and other general securities. OFG is a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). OFG also provides investment advisory services as a state-registered investment adviser.

OFG and its Representatives acknowledge we act as "fiduciaries" with respect to recommendations for Your IRA account. With the utmost care, prudence and diligence, we will attempt, in Your best interest, to provide You with an IRA investment product matching Your investment objectives, risk tolerance, and financial circumstances and needs, without regard to the financial or other interests of OFG or OFG's Representatives.

However, OFG and its Representatives do receive commissions for broker-dealer transactions. This disclosure worksheet outlines the approximate fees/expenses that will be charged to Your account and the commissions that will be paid to OFG and your OFG Representative.

SCHEDULE OF TYPICAL ACCOUNT FEES AND SERVICE CHARGES

LINCOLN FINANCIAL AMERICAN LEGACY III VARIABLE ANNUITY

Transaction Sales Charges and Broker-Dealer Commissions:

Account Value	Initial Sales Charge from	
	Lincoln	OFG Commission
All Amounts	None	2.00%

Approximate Annual Fees/Expenses (varies by fund, see Your fund's prospectus for details):

Annual Mortality, Expense & Admin Charge Deducted from Your Account by Lincoln	1.30%
Annual Contract Maintenance Fee Deducted from Your Account by American General *	\$35
Annual Fund Investment Expenses Deducted from Your Account by American General	0.54% - 1.28%
Portion of Above Expenses Paid as an Annual Ongoing 12b-1 Commission to OFG (After Year 1)	1.00%

* Waived on accounts > \$100,000, or after 15 years

Declining Surrender Charge Schedule, over 7 years: 7-7-6-6-5-4-3-0%

Optional Benefits (Benefit fees vary due to the many options available, discuss with OFG Representative):

Lifetime Income Advantage 2.0 **	1.05% - 1.25%
i4LIFE Advantage Guaranteed Income Benefit **	1.05% - 1.55%
i4LIFE, No Guaranteed Income Benefit **	0.40%
Maximum Anniversary Value Death Benefit **	0.25%

** Multiple options are available and the cost will vary based on the option selected. Discuss these options in detail with Your OFG Representative.

The table on the previous page is representative of typical Lincoln Financial American Legacy III products sold by OFG. Fees and commissions for certain account types and funds may slightly deviate from the table above. Your OFG Representative will discuss with You any deviations applicable to the type of account You are opening or to the funds You have chosen.

Variable annuity products are complex and typically have many different benefit options available to You depending on Your financial situation and needs. Please discuss these options with Your OFG Representative to ensure You understand the products available to You.

Your OFG Representative will typically receive 70-75% of the OFG Commission amounts listed in the table.

DESCRIPTION OF OFG'S POLICIES AND PROCEDURES

OFG maintains policies and procedures relating to conflict-mitigation and incentive practices as required by applicable laws and regulations, including the U.S. Department of Labor's Fiduciary Rule. These policies and procedures require a commitment to the highest ethical standards and placing customers' best interests first. All OFG advisers have a duty to know, understand and comply with these policies and procedures and are required to report any violation of such policies and procedures to OFG's Chief Compliance Officer. OFG will provide You a copy of such policies and procedures upon request and without charge. You can request a copy from your OFG adviser.

Other than the commissions outlined in the table above, OFG does not receive any other third party payments with respect to this investment.

OFG'S COMPENSATION AND INCENTIVE ARRANGEMENTS WITH ITS REPRESENTATIVES

OFG's Representatives work on a commission-only basis, and typically receive 70-75% of the gross commission received by OFG. The compensation structure consists of these base commissions and other incentive opportunities for performance to various standards. A Representative's commission generally depends on the services and products being provided.

ATTESTATION: I attest to receiving this disclosure form and discussing it with my OFG Representative.

CLIENT SIGNATURE

CLIENT NAME

OFG REPRESENTATIVE SIGNATURE

OFG REPRESENTATIVE NAME