

# Lincoln stable value solutions

## Investment only options

### LINCOLN STABLE VALUE ACCOUNT

Zero revenue share class

**Net crediting rate 4.75%**

- Ticker – LNGXAQ124
- CUSIP – 53423L358

### LINCOLN STABLE VALUE SEPARATE ACCOUNT

Zero revenue share class

**Net crediting rate 4.50%**

- Ticker – LNSXAQ423
- CUSIP – 53423L234

Assets in the Lincoln Stable Value Separate Account are collectively held for the exclusive benefit of contract owners and are insulated from insurance company obligations through a legal separate account structure. For this protection, separate account crediting rates are typically below general account crediting rates.

Lincoln requires additional information before offering a stable value solution to any plan that requires an MVA restoration or has more than \$10M in assets. Additional information also may be required for other plans, as deemed necessary by Lincoln.

Lincoln Financial Group is a premier provider of stable value solutions and has offered risk management expertise, financial strength, and attractive contract provisions to defined contribution plan sponsors and participants for over 40 years. Lincoln offers the Stable Value Account and the Stable Value Separate Account.

## The Lincoln Stable Value Account offers the following features:

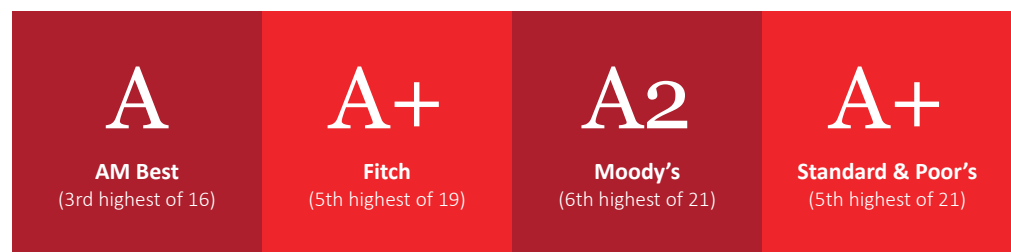
- **Stability:** Participant account balances are credited daily with interest and don't fluctuate with market ups and downs.
- **Liquidity:** Participants have daily liquidity at full book value (principal and interest) for all participant-initiated events. A 90-day equity wash applies for transfers to competing funds.
- **Yield:** Lincoln offers competitive interest crediting rates, protection from market volatility, and potential for improved earning power over other types of short-term investments.
- **Guaranteed minimum interest rate:** Lincoln guarantees that the interest credited will never fall below the minimum as specified in the contract — at least 1.00% in most states.
- **Trading and portability:** The Stable Value Account and the Stable Value Separate Account trade through the National Securities Clearing Corporation (NSCC) or can trade manually, as needed. The product is also fully portable, which means it can continue to be offered as an investment option on any recordkeeping platform based on the administrative capabilities of the new recordkeeper and underwriting approval by Lincoln.
- **Guaranteed crediting rate:** Net crediting rates are guaranteed through June 30, 2026.
- **Minimum investment:** No minimum investment is required.

**Please note:** A New York version of the Lincoln Stable Value Account is available for organizations domiciled in the state of New York.

## Financial strength

The Lincoln National Life Insurance Company is rated among the highest for financial strength and ability to meet financial obligations.

### The Lincoln National Life Insurance Company



These ratings apply only to the company's claims-paying ability. The ratings do not imply approval of the product and do not refer to the performance of the product, including underlying investment options, if any. As of February 7, 2024, these ratings represent the most recently affirmed ratings by the respective agencies. Individual issuing companies are separately responsible for satisfying their own financial and contractual obligations. All ratings are subject to revision or withdrawal at any time by the rating agencies, and, therefore, no assurance can be given that these ratings will be maintained. For more information about ratings, see [LincolnFinancial.com/Investor](https://lincolnfir.com/investor).

## Investment strategy

Lincoln Investment Management Company (LIMCO) is responsible for establishing, implementing, and providing oversight for the investment strategy and risk management of Lincoln Stable Value portfolios. LIMCO chooses external asset managers to research and select investments, with the exception of commercial mortgage and real estate sectors that are managed internally. The Lincoln Stable Value Separate Account invests in a broadly diversified portfolio of predominantly fixed income instruments with insulation from insurance company obligations through a separate account structure.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

©2024 Lincoln National Corporation

[LincolnFinancial.com/RetirementPlans](https://lincolnfinancial.com/RetirementPlans)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

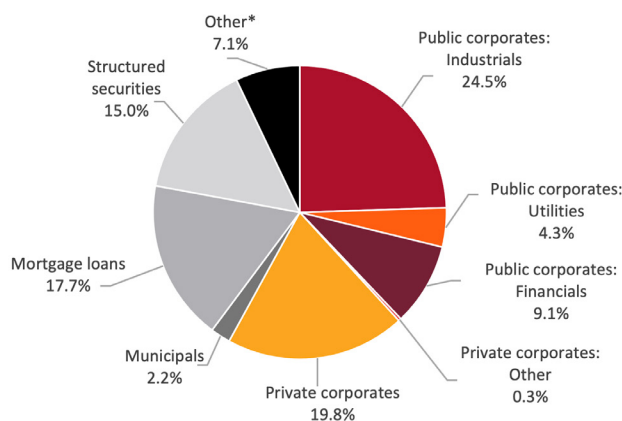
LCN-4903519-081522 PS

POD ADA 4/24 **Z61**

**Order code: DC-SVGS-FLI001**



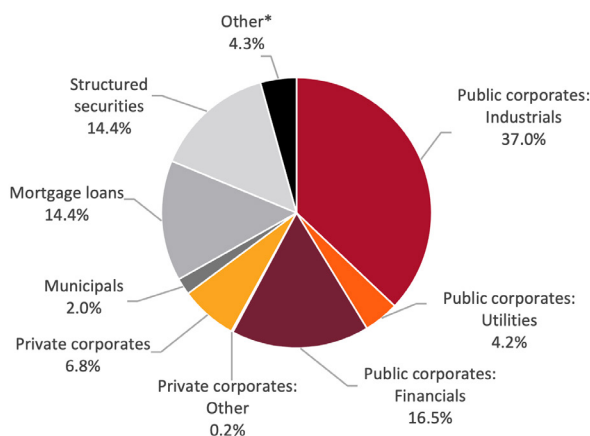
## The Lincoln National Life Insurance Company profile of total invested assets as of December 31, 2023



**Average bond rating: A**

\*Other: Primarily cash/collateral, alternatives, UST/agency, and/or sovereign government bonds

## The Lincoln National Life Insurance Company Separate Account profile of total invested assets as of December 31, 2023



**Average bond rating: A-**

\*Other: Primarily cash/collateral, UST/agency, and/or sovereign government bonds



**For more information, please contact your representative.**

Lincoln Financial Distributors, Inc., a broker-dealer, is the wholesale distribution organization of Lincoln Financial Group and may act in a wholesale capacity for this product.

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult your own independent professional as to any tax, accounting, or legal statements made herein.

The Lincoln Stable Value Account and the Lincoln Stable Value Separate Account are group fixed annuities issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Certain services are provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA, SIPC) and retail and financial planning affiliate of Lincoln Financial Group, 1301 S. Harrison St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers. Account values are subject to fluctuation, including loss of principal.

This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY, and their applicable affiliates (collectively referred to as "Lincoln"). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products, and services.