

A strategy to help your retirement savings move forward (not backward)

ABOVE AVERAGE MARKETS

Participation account captures more upside growth. Your participation rate is multiplied by any positive index performance.

BELOW AVERAGE MARKETS

Performance Triggered account offers more growth potential when the trigger rate is higher than index performance. Your account is credited a specified rate, regardless of the index growth rate.

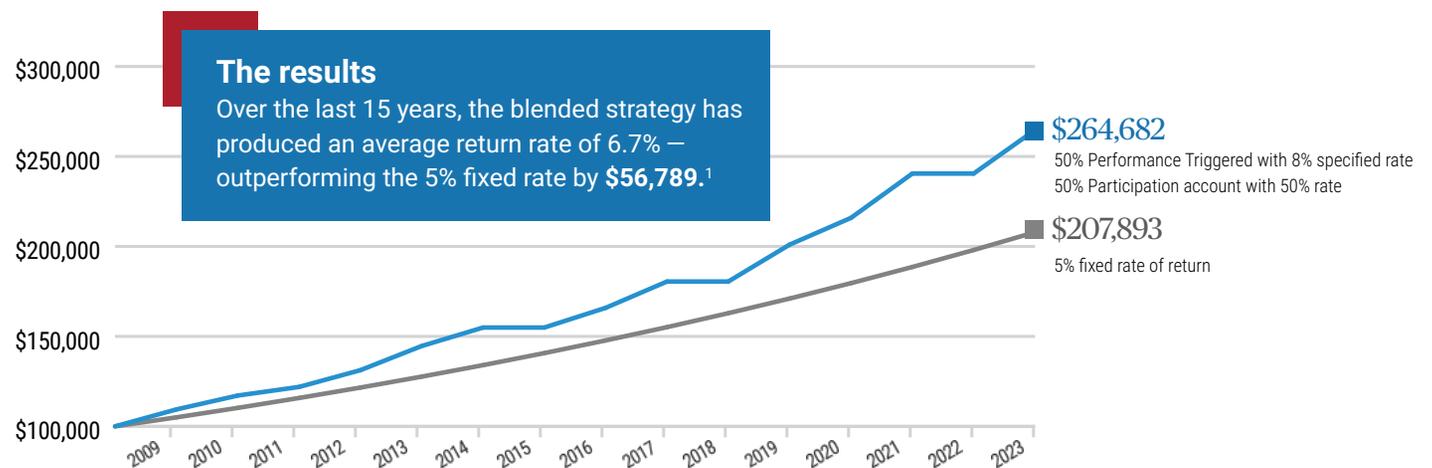
DOWN MARKETS

A Lincoln fixed indexed annuity provides 100% downside protection.

In a down market, your investments may take a plunge. But what if you had a strategy in place that could help your retirement savings move forward without ever taking a step back? It starts by diversifying your portfolio. Experience both growth potential and 100% downside protection in any market condition with a Lincoln fixed indexed annuity.

Enhance earnings potential with a blended allocation strategy.

The chart below compares the performance of a 5% fixed rate of return with a 50/50 blended allocation strategy of the 1 Year S&P 500 Performance Triggered account (8% specified rate) and the 1 Year 500 Participation account (50% rate).



¹ The S&P 500 Index results are actual performance for the full period, without dividends. Past performance is not indicative of nor does it guarantee future performance. A specified rate is credited if the index is flat or positive after a one-year indexed term. A participation rate is the percentage of the index's return the insurance company credits to the annuity. The rates in this example is hypothetical and is used for illustration purposes only. The actual rate will be determined at contract issue, and is declared annually by the issuing company at its discretion. Subsequent interest rates may be higher or lower than the initial one and may be different from those used for new contracts.

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public.



Ready to keep moving forward?

Talk to your financial professional to learn how a blended strategy could benefit you.

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

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A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

Lincoln fixed indexed annuities (contract forms ICC1515-619, ICC17-622 and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

This annuity does not participate directly in any stock or equity investment and does not include the purchase of shares of stock or an index. The indexed accounts use an outside market index as a benchmark for determining indexed account earnings. Any dividends paid on the stocks on which the index is based do not increase the annuity earnings. All payments and values provided by the contract, when based on performance of the indexed account, are not guaranteed to be equivalent to the benchmarking index. The composition of the index and the methodology used by the index to calculate its performance are not guaranteed and may be changed at any time by the index provider.

The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the Client Guide, Disclosure Statement and Fact Sheet or contact your representative.

Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply. Withdrawals and surrenders may be subject to surrender charges and a Market Value Adjustment.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax-qualified plan, since they are already afforded tax-deferred status.

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