

More growth potential

With the S&P 500 Daily Risk Control 7.5% Index

It can be challenging to safely grow your money when interest rates are at historical lows. The national average rate of short-term CDs, money market accounts and savings accounts is less than one percent.¹

So, how can you ensure your money is growing and will meet your retirement savings goals, while getting the safety you expect from these cash-like options?

Find better returns in today's low interest rate environment

Lincoln fixed indexed annuities can help you get the safety you want with the potential for higher returns than other conservative products may provide with a crediting account option tied to the performance of the S&P 500 Daily Risk Control 7.5% Index.

Highlights of the index include:

- Upside potential with less exposure to market fluctuations
- Participation in the performance of U.S. large-cap markets while managing volatility
- Designed to provide more stability than the S&P 500 Index
- The ticker symbol is SPXRC7E and the index launched May 3, 2013

On the right is a comparison of recent annual performance of the S&P 500 Index, average 1-year CD rates, and the S&P 500 Daily Risk Control 7.5% Index. This shows how they can perform in different market conditions.²

S&P 500 Index performance		Average 1-year CD rates ³		S&P 500 Daily Risk Control 7.5% Index performance	
2017	19.40%	2017	0.22%	2017	20.56%
2018	-6.89%	2018	0.29%	2018	-4.21%
2019	29.79%	2019	0.61%	2019	11.76%
2020	13.59%	2020	0.48%	2020	1.24%
2021	29.61%	2021	0.18%	2021	14.22%

How the S&P 500 Daily Risk Control 7.5% Index typically performs compared to the S&P 500 Index²

In **strong bull markets**, it typically lags S&P 500 Index performance. In **strong bear markets**, it typically outperforms. And in **flat markets**, it typically slightly outperforms or is even.

¹ As of January 13, 2022. <https://www.bankrate.com/banking/cds/current-cd-interest-rates/>

² S&P Dow Jones Indices LLC. Data is beginning of the year performance for 2017 – 2021. The S&P 500 Daily Risk Control 7.5% Index Excess Return U.S. Dollar version launched on May 3, 2013. The S&P 500 Index Price Return USD version launched on March 4, 1957. Past performance is no guarantee of future results.

³ As of February 9, 2022. www.bankrate.com/banking/cds/current-cd-interest-rates/

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public.



For more information, contact your financial professional.

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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.

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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, since they are already afforded tax-deferred status.

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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