





Simplicity, predictability—and growth in up *and* down markets

1 Year S&P 500 Dual Trigger account available with a Lincoln fixed indexed annuity

How the Dual Trigger account works

-  Tracks the performance of the S&P 500 Index over a one-year indexed term.
-  Credits the dual trigger rate if the performance is flat or positive at the end of the indexed term.
-  If the index change is negative by less than the value of the dual trigger rate, the difference is credited.
-  If the index change is negative by the value of the dual trigger rate or more, the account is protected from loss, but no interest is credited.

Source: S&P Dow Jones Indices LLC and Macrotrends LLC. Data is based on beginning of the index year performance for 2015 – 2024. Years shown are 2014 – 2023. This example assumes a 7% trigger rate. In 2015 and 2018, the S&P 500 Index was negative by less than the value of the dual trigger rate. In 2022, the index change was negative by more than the value of the dual trigger rate.

Past performance is no guarantee of future results.

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

When does 7 equal 9?

Keep your retirement savings moving forward, even if the market is going backward, with this simple strategy. Here's how a 100% allocation to the 1 Year S&P 500 Dual Trigger would have performed over the last 10 years.

Year	S&P 500 Index	Dual Trigger return
2014	Positive	✓
2015	Negative	✓
2016	Positive	✓
2017	Positive	✓
2018	Negative	✓
2019	Positive	✓
2020	Positive	✓
2021	Positive	✓
2022	Negative	100% protection
2023	Positive	✓

You can still benefit from account growth even in down markets.

Your account (and previous years' growth) is always 100% protected.

Over the last ten years, the Dual Trigger account offered nine years of growth, even though the S&P 500 Index was positive only seven of those years.

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public.



Talk with your financial professional to see how you can create a predictable, resilient portfolio that offers you even more chances for growth.

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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.

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