

Fidelity AIM[®] Dividend Index

Available with your Lincoln fixed indexed annuity

Why dividends matter

~45%

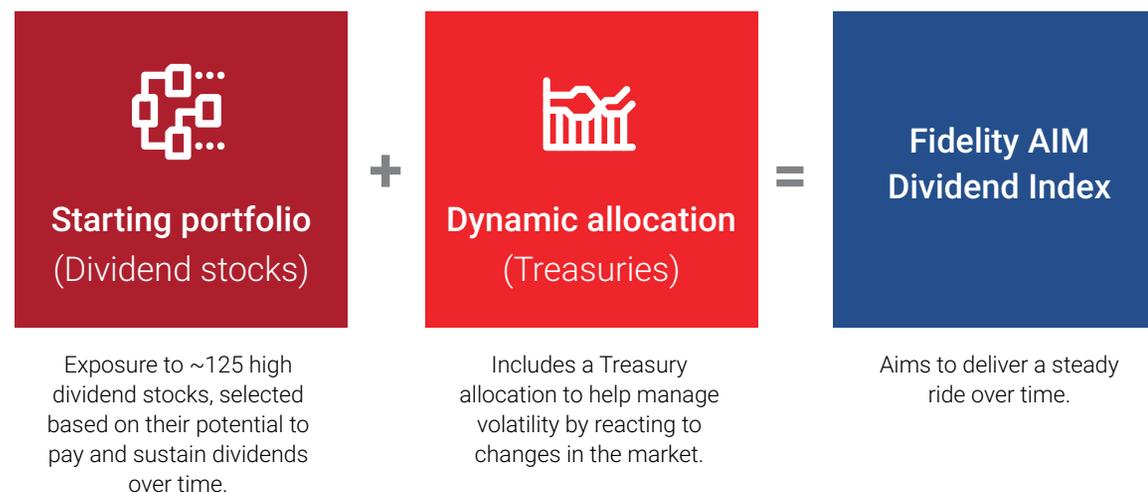
Over the past 30 years, dividends represent a large portion of the total return of the S&P 500 Index.¹

The equity component of the Fidelity AIM Dividend Index provides exposure to companies paying high and sustainable dividends, making them an attractive component of an investment portfolio.

If you're looking to benefit from market upside potential with less exposure to market volatility, the Fidelity AIM Dividend Index may be a great option. Available with your fixed indexed annuity, the 1 Year Fidelity AIM Dividend Participation account is tied to the Fidelity AIM Dividend Index. It's managed by Fidelity, an asset manager with over 70 years of experience and one of the largest research teams in the industry.

The Fidelity AIM Dividend Index uses a set of rules that utilizes a dynamic asset allocation approach. It blends the appeal of high dividend stocks with the safety of U.S. Treasuries to help manage changes in the market and deliver a steady investment experience over time.

Dynamic asset allocation approach



¹ Morningstar, as of 12/31/22. Past performance is no guarantee of future results. Based on dividend-paying stocks within the S&P 500, 1/01/1993–12/31/2022. For the period, the growth of a \$10,000 investment in the S&P 500 Price Return (no dividend reinvestment) was \$88,120 versus \$158,434 for the S&P 500 Total Return with dividends reinvested.

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public.



Talk to your financial professional about the 1 Year Fidelity AIM Dividend Participation account available with your Lincoln fixed indexed annuity – designed to provide long-term stability with the opportunity for growth.

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.

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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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