

A simple, consistent strategy

1 Year S&P 500 10% Daily Risk Control Trigger account, available with a Lincoln fixed indexed annuity

How it works

-  Credits a specified rate if the index is flat or positive at the end of the term
-  Provides 100% protection, even in a down market
-  Tracks the performance of the S&P 500 Daily Risk Control 10% Index, which adjusts a modest cash position to help smooth the volatility from equities
-  Potential for a higher specified rate since it's tied to a volatility-controlled index, which has historically performed similar to the traditional S&P 500 Index.¹

¹ Compounded return over ten consecutive years. 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.

Past performance is no guarantee of future results, and there may be some years when one is positive and the other is negative.

A decade of similar results

Over the last decade, the S&P 500 and S&P 500 Daily Risk Control indices have had historically similar performance with a close correlation in positive and negative results.¹ See how a 100% allocation to the 1 Year S&P 500 10% Daily Risk Control Trigger, assuming a 10% specified rate, could have performed over the last 10 years.

Year	S&P 500 Index	S&P 500 Daily Risk Control 10% Index	Trigger return
2014	Positive	Positive	10%
2015	Negative	Negative	0%
2016	Positive	Positive	10%
2017	Positive	Positive	10%
2018	Negative	Negative	0%
2019	Positive	Positive	10%
2020	Positive	Positive	10%
2021	Positive	Positive	10%
2022	Negative	Negative	0%
2023	Positive	Positive	10%

10-year hypothetical trigger return¹



**95%
RETURN**

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public.



Talk to your financial professional to see if this option is a good fit to bring protection and growth to your portfolio.

Important information:

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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, since they are already afforded tax-deferred status.

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