What if the “lost decade”...wasn’t lost?

It was the worst decade for stocks since the Great Depression. Could it happen again? Here’s a smart way to plan for it.

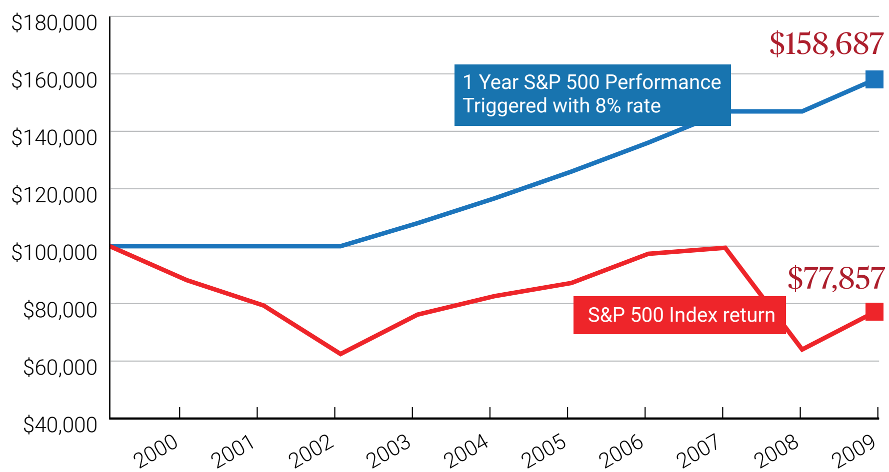
79%

The S&P 500 Index 1-year returns have been positive 79% of the time over the past 20 years.[1]

Fixed rates are growing more alluring in the face of market volatility. But if you need growth, you may want to consider staying exposed to the market. We’ve picked one of the worst financial periods in history — 2000 to 2010 — to show the possibility of building long-term wealth, even in the toughest years.

You can find (and lock in) growth. Even when stocks are “lost.”

Let’s take a look at how our 1 Year S&P 500 Performance Triggered account option, available with a Lincoln fixed indexed annuity, would’ve weathered the lost decade, assuming an 8% specified rate.[2]



Although the S&P 500 fell by over 22%, the Performance Triggered account would’ve grown by over 58%—locking in 8% growth in six of the ten years.

58%

GROWTH

How the account works

- Tracks the performance of the S&P 500 Index over a one-year indexed term
- Credits a specified rate if the performance is flat or positive at the end of the indexed term—guaranteed
- You’re covered with 100% downside protection when the index is negative

[1] Morningstar, S&P 500 Price Return Index 1-year returns, rolling by one-month steps, from 1/1/2004 – 12/31/2023. S&P 500 Price Return Index does not include dividends. Past performance is not a guarantee of future results. You cannot invest directly in an index.

[2] Index performance is annual returns from 2000 – 2010, as measured at the beginning of calendar years. Past performance is no guarantee of future results. 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. You cannot invest directly in an index. In addition to the Performance Triggered account, there are additional account options within your Lincoln fixed indexed annuity. For more information, please refer to the product-specific Client Guide.

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Insurance products issued by:
The Lincoln National Life Insurance Company

It's important to stay invested through all markets

"Some of the worst financial catastrophes are self-inflicted… There's a much more dangerous sort of 'lost decade' to worry about."[3]

–*The Motley Fool*

[3] Selena Maranjian, "The Lost Decade That Can Really Hurt You," *The Motley Fool*, November 9, 2016.

Market protection, and growth potential. Two smart ways to prepare for financial surprises. Ask your financial professional about how the Performance Triggered account can make a difference for your plan.

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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 or other tax-qualified plan, since they are already afforded tax-deferred status.

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