

More growth potential

With the S&P 500 Daily Risk Control 5% Index (Excess Return)

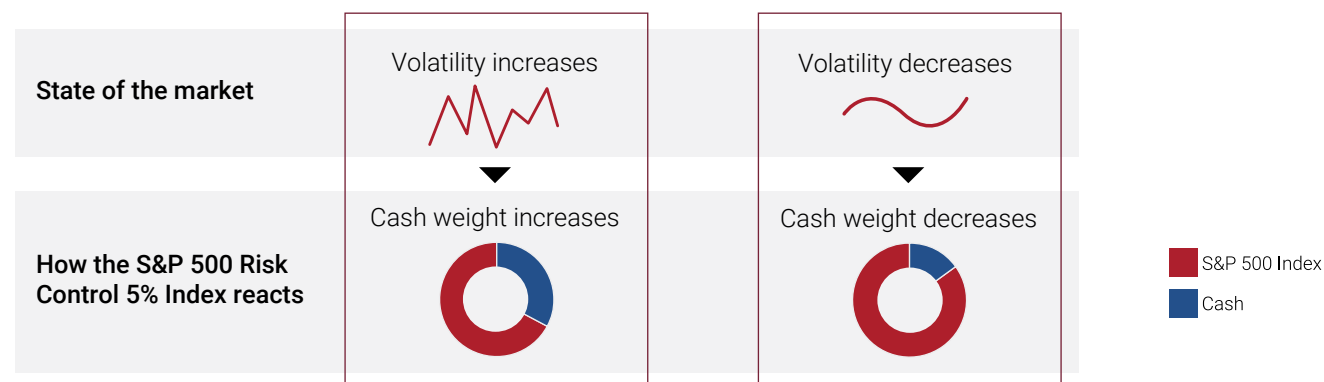
A Lincoln fixed indexed annuity can help you get the safety you want – with the potential for higher returns than other conservative products may provide. It has a crediting account option tied to the performance of the S&P 500 Daily Risk Control 5% Index called the 1 Year S&P 500 5% Daily Risk Control ER Spread.

S&P 500 Daily Risk Control 5% Index performance¹

2019	7.86%
2020	0.63%
2021	9.21%
2022	-5.65%
2023	5.54%

How the index works

The index has two components: the underlying index and cash. The cash helps moderate market swings while keeping the index positioned for growth, while maintaining a 5% volatility target. When volatility increases, the index allocates more to cash. When volatility decreases, it allocates less to cash and more to the equities of the index.



Highlights of the index

- Benefits from dividend reinvestment year over year
- Does not include bonds
- Offers upside potential with less exposure to market fluctuations
- Participates in the performance of U.S. large-cap markets while managing volatility
- Launched September 10, 2009, with ticker symbol SPXT5UE

Insurance products issued by:
The Lincoln National Life Insurance Company

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For more information, contact your financial professional.

¹Source: S&P Dow Jones Indices LLC and Macrotrends LLC. Data is beginning of the year performance for 2020 – 2024. Years shown are 2019, 2020, 2021, 2022, 2023. The S&P 500 Daily Risk Control 5% Index was launched on Sept.10, 2009. Past performance is no guarantee of future results.

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Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply.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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