

# When zero equals positive performance

## 1 Year S&P 500 Performance Triggered account



Market uncertainty has people revisiting their retirement savings strategy. Until recently, many have turned to safer products, such as a low yield CD, for market protection. But a well-rounded portfolio that's built for retirement usually combines products that focus on either growth potential or market protection. What if a solution came along that offered both?

### Secure predictable growth while staying protected

Available with your Lincoln fixed indexed annuity, the 1 Year S&P 500 Performance Triggered account option is tied to the S&P 500 Index, which boasts a long track record of positive returns. In fact, over the last 20 years the index 1-year returns have been positive **79% of the time**<sup>1</sup> — or roughly four out of every five years.


#### 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 index is flat or positive at the end of the indexed term — guaranteed
- You're covered with 100% downside protection when the index is negative

#### Tracking the benefits of positive performance over the past five years

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

See how a 100% allocation to the 1 Year S&P 500 Performance Triggered account in a Lincoln fixed indexed annuity would have performed over the past five years, assuming an 8% specified rate.<sup>2</sup>

Year	S&P 500 Index	Performance triggered return <sup>3</sup>	Performance triggered 5-year return <sup>4</sup>
2019	Positive	8%	
2020	Positive	8%	
2021	Positive	8%	
2022	Negative	0%	
2023	Positive	8%	

Insurance products issued by:  
The Lincoln National Life Insurance Company

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<sup>1</sup> 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.

<sup>2</sup> Morningstar, calendar year returns for 2020 – 2024. Performance is for 2019, 2020, 2021, 2022, 2023.

<sup>3</sup> The rate in this example is hypothetical and is used for illustration purposes only. Actual rates will be determined at contract issue. Subsequent interest rates may be higher or lower than the initial ones and may be different from those used for new contracts.

<sup>4</sup> Compounded return over five consecutive years.



Looking for market protection, but like the idea of giving your retirement savings a boost? Ask your financial professional about the performance triggered account today.

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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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