



Turnkey Investment Solutions

Lincoln Core ETF Portfolios

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

5272408

For use with the general public.

LINCOLN FINANCIAL
INVESTMENTS

Client Guide

Why partner with Lincoln Financial?

Lincoln Financial Group has been a leading provider of retirement solutions since our founding in 1905. Over the years we’ve continued to bring new and innovative investment products to the marketplace, in pursuit of our purpose to help provide financial security to every American. By partnering with Lincoln you can tap into:



Our multi-manager platform

We believe multiple ideas and perspectives lead to smarter investment decisions. This is the value our multi-manager platform and our asset manager relationships across the industry bring to the table.



Our stability

We’ve been standing tall for more than a century, helping Americans secure better futures for themselves and their loved ones.

Built to work for you

Lincoln offers a suite of nine model portfolios specifically designed to meet the needs of today’s investor. Each portfolio is built using lower-cost exchange traded funds (ETFs) and pairs a strategic, long-term approach to asset allocation with cycle-aware adjustments intended to capture incremental return. This approach is complemented by an unbiased multi-manager process for selecting lower-cost exchange-traded funds (ETFs) from the universe of industry-leading providers.

The benefits of our process



Multi-manager

Our portfolios are built with ETFs from industry-leading providers chosen through an unbiased and objective selection process.



Cost-efficiency

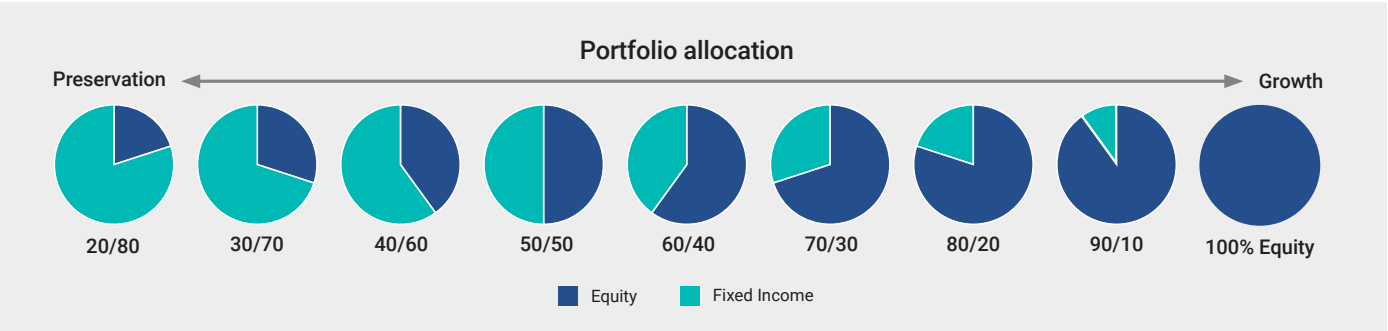
We seek to minimize fees to help increase growth over time and keep dollars where they belong – in the investor’s account.



Cycle-aware approach

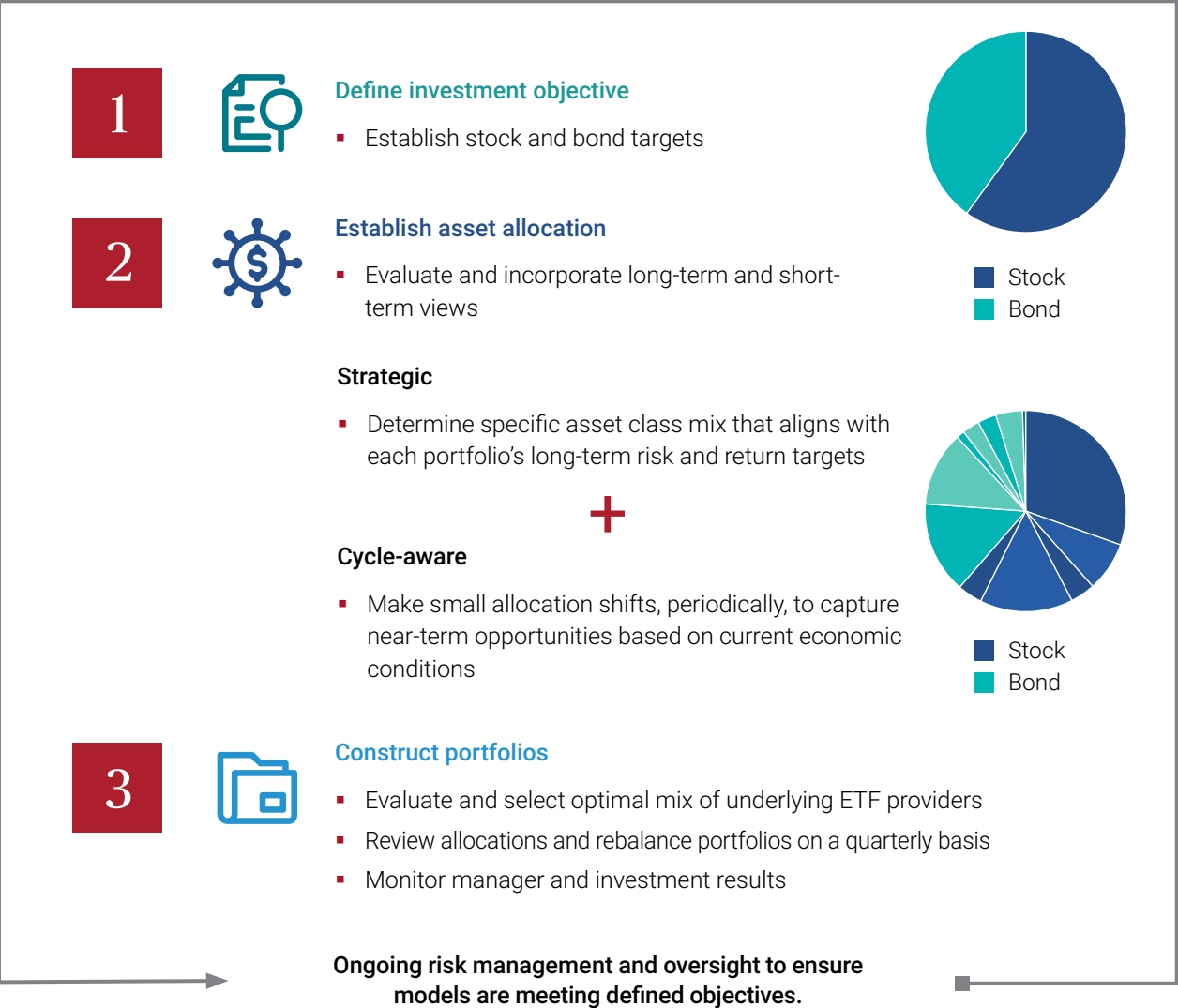
We search for investment opportunities within each part of the economic cycle to add additional value for our investors.

Lincoln Core ETF Portfolios



Our portfolio construction process

Guided by our multi-manager framework, our portfolios are built using a long-term strategic focus that is complemented with cycle-aware adjustments.





To learn more about ETF Model Portfolios, click to visit the Lincoln Financial Investments website.

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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Important information:

Exchange-traded funds (ETFs) are sold by prospectus. An investor should carefully consider the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus and, if available, the summary prospectus, contain this and other important information and should be read carefully before investing or sending money. Investment values will fluctuate with changes in market conditions, so that upon withdrawal, your investment may be worth more or less than the amount originally invested. To obtain a prospectus, please contact your financial professional.

Investing involves risk, including the risk that you may lose money. The investment performance of the model portfolios depends on the performance of the underlying investment options. Asset allocation strategies are subject to the volatility of the financial markets, including that of the underlying investment options' asset class.

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