

# Fidelity AIM® Dividend Index Accounts

## Funding options available within your Lincoln Life policy

>80%

More than 80% of consumers want to better understand **how they can protect against inflation and market volatility**<sup>1</sup>

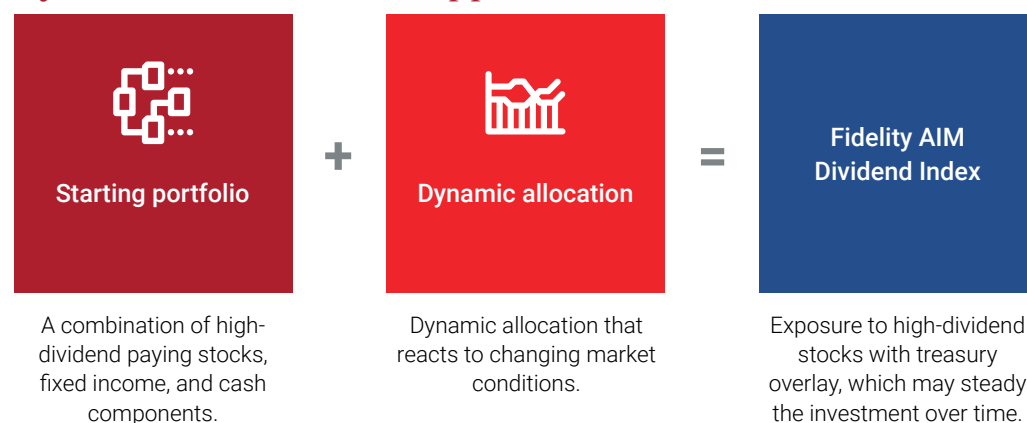
If you're looking to protect your loved ones and benefit from market upside potential with less exposure to market volatility, the Fidelity AIM Dividend Index may be a great option. It's managed by Fidelity, an asset manager with over 75 years of experience and one of the largest research teams in the industry. The company manages \$10.3 trillion assets under administration, including over \$32.8 billion<sup>2</sup> in Equity Income assets in different product structures.

The Fidelity AIM Dividend Index uses a set of rules that utilizes a dynamic asset allocation approach. It blends the appeal of high-dividend stocks with the safety of U.S. Treasuries to help manage changes in the market and deliver a steady investment experience over time. Daily changes in the market of the combined portfolio and its components are analyzed and adjusted. This process repeats in response to changing market conditions.

### WHY DIVIDENDS MATTER

Without the benefit of dividends, cumulative market returns would have been nearly 50% lower over the last 30 years.<sup>3</sup> The equity component of this index provides exposure to companies paying high and sustainable dividends, making them an attractive component of an investment portfolio.

### Dynamic asset allocation approach



### How does it work in a hypothetical example?

Let's take a look at the following hypothetical scenarios to see how the total indexed crediting amount is calculated. Two examples are shown: one reflects a positive market return and the other reflects a negative market return. The participation rate, cap, and bonus rates vary depending on product, are subject to change and are not guaranteed.

Growth calculated	140% participation rate applied	With 10% cap/ 0% floor applied	1% bonus added	Total indexed crediting <sup>4</sup>
4.0%	140% x 4.0% = 5.60%	5.60%	1.00%	<b>6.60%</b>
-4.0%	140% x -4.0% = 0%	0%	1.00%	<b>1.00%</b>

Lincoln offers two Fidelity AIM Dividend Indexed Accounts: the Fixed Bonus Account and the High Participation Rate Account. Both accounts are available on *Lincoln WealthAccumulate*® 2 IUL, *Lincoln WealthPreserve*® 2 IUL, *Lincoln WealthPreserve*® 2 SIUL and *Lincoln AssetEdge*® VUL. Only the Fixed Bonus Account is available on *Lincoln WealthAccelerate*® IUL. Other funding options available within Lincoln products



Talk to your financial professional about the Fidelity AIM® Dividend Indexed Accounts designed to provide long-term stability with the opportunity for growth.

<sup>1</sup> Lincoln Financial, Consumer Sentiment Tracker, Perspectives on Retirement Preparedness 2023.

<sup>2</sup> [Fidelity Indexing Overview Flyer](#) as of 12/31/22. Past performance is no guarantee of future results. It is not possible to invest directly in an index.

<sup>3</sup> [Fidelity AIM Dividend Index Methodology](#)

<sup>4</sup> The policy has costs and charges that are separate from the indexed account. The policy may lose value if the policy costs are higher than the indexed rate credited.

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

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### Issuer:

Lincoln National Life Insurance Company, Fort Wayne, IN.

**The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

**All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.** They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none make any representations or guarantees regarding the claims-paying ability of the issuer.

### Distributor:

Lincoln Financial Distributors, Inc., a broker-dealer.

### Policies:

*Lincoln WealthAccumulate*® 2 IUL (2020) policy form ICC20UL6092/UL6092 and state variations. Not available in NY

*Lincoln WealthPreserve*® 2 IUL (2020) policy form ICC20UL6091/UL6091 and state variations. Not available in NY.

*Lincoln WealthAccelerate*® indexed universal life insurance policy form ICC22-UL6093/UL6093 and state variations. Not available in NY.

*Lincoln WealthPreserve*® 2 survivorship indexed universal life insurance (2022) policy form ICC22SUL6094 and state variations – not available in NY.

*Lincoln AssetEdge*® variable universal life insurance (2022) policy form 22-VUL606 and state variations. Not available in NY.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

Products, riders, and features are subject to state availability. Limitations and exclusions may apply. Not available in New York. Not for use in Massachusetts.

### Variable products:

**Lincoln variable universal life insurance is sold by prospectus. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectus for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For a current prospectus, please call 800-444-2363 or go to [www.LincolnFinancial.com](#).**

Policy values will fluctuate and are subject to market risk and to possible loss of principal. Products, riders and features are subject to state availability. Limitations and exclusions may apply.

With any VUL product, certain fees and costs are involved, including monthly cost of insurance, administrative expense and premium load charges, as well as daily charges on assets invested in the variable subaccounts for mortality and expense risk, and asset management fees. Please consult the prospectus or ask your financial advisor for more detailed information.