

Dividends may help boost returns in your portfolio

Especially in today's interest rate environment



Without the benefit of dividends, cumulative market returns would have been nearly 50% lower over the last 30 years.¹

You purchase an Indexed Universal Life (IUL) policy for death benefit protection and growth potential. If you want to add *Lincoln WealthAccumulate*® 2 IUL and *Lincoln WealthPreserve*® 2 IUL to your financial portfolio and are looking for an indexed account built to focus on dividends, the Fidelity AIM® Dividend Index might be a good option. Your retirement income plan could potentially benefit from a strategy that's focused on dividends.

To highlight the power of dividends, let's look at an index with a long history that most investors know — the S&P 500 Index. We'll compare two scenarios to see how dividends have contributed to total returns during past market cycles.

The impact of dividends	
#1 Scenario	#2 Scenario
Returns during low interest rate environments	Returns after a bull market
Past performance ¹	
The 10-year Treasury stayed below 4% for 34 years, including all of the 1930s. ²	The years during the 2000s followed an extended bull market run.
1930s: The average return of the S&P 500 Index was -0.1% , but dividends had a 5.4% average return.	2000s: The average return of the S&P 500 Index was -0.9% , but dividends had a 1.8% average return.
Present situation	
The 10-year Treasury has been below 4% for 11 straight years. ²	March 2020 marked the end of longest bull market run in history— followed by an unpredictable market.

For illustrative purposes only. Does not represent an actual investment. Past performance is no guarantee of future results.

So how can you benefit from current market conditions?

When you look at the similarities between past and present, it's clear that a strategy focused on dividends may boost returns during periods of market uncertainty. The Fidelity AIM Dividend Index provides exposure to high dividend stock with a treasury overlay, which may reduce volatility and deliver a steadier ride over time. Use one of the Fidelity AIM Dividend Index accounts for a strategy with a focus on dividends and provides downside protection.

¹ Percentages and statistics from Fidelity Investments and Morningstar, as of 12/31/18.

² www.multpl.com/10-year-treasury-rate/table/by-year.

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Talk with your financial professional about the benefits of a dividend-focused strategy.

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