



Keeping rates consistent with *Lincoln OptiBlend*[®] 10

Confidence is based on trust

Establishing trust and creating confidence are critical to any relationship. The same applies to the products your clients choose to help them protect what they've worked so hard to save and plan to use during retirement.

Since the launch of *Lincoln OptiBlend* 10 in June 2015, we have kept yearly renewal cap rates on the 1 Year S&P 500 Cap very close to the initial declared cap rate.

On average, renewal cap rates were **93.58%** of the initial declared cap rate from 2015–2019.¹

The 1 Year S&P 500 Cap can provide:

- Principal protection with growth potential
- Earnings linked to the performance of the S&P 500 Index²
- Confidence that clients will never lose what they've earned³

To keep clients feeling confident by providing them with consistent renewal rates, speak with your Lincoln representative.

¹ Results are through February 2019.

² Each indexed account features a specific crediting calculation and will not credit less than 0%. For complete calculation information, please refer to the *Lincoln OptiBlend*[®] Client Guide.

³ Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn before the end of an indexed term will not receive indexed interest for that indexed term.

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| 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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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 Facts At-A-Glance, 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Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply.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, since they are already afforded tax-deferred status.

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