

More growth potential

With the S&P 500 Daily Risk Control 5% Index



The national average rate of short-term CDs, money market accounts, and savings accounts is less than one percent.¹

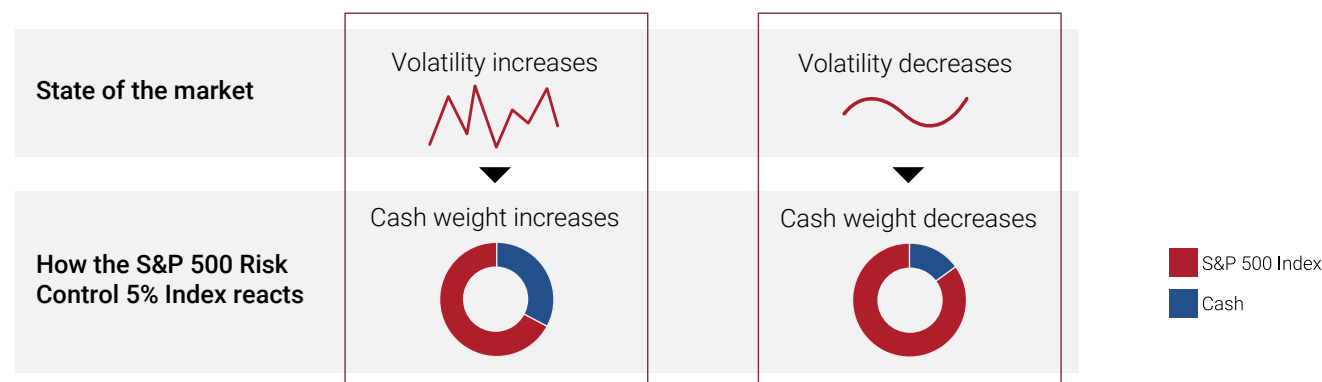
S&P 500 Daily Risk Control 5% Index performance²

2017	14.97%
2018	-0.05%
2019	10.21%
2020	1.01%
2021	9.29%

A Lincoln fixed indexed annuity can help you get the safety you want – with the potential for higher returns than other conservative products may provide. It has a crediting account option tied to the performance of the S&P 500 Daily Risk Control 5% Index called the 1 Year S&P 500 5% Daily Risk Control Spread.

How the index works

The index has two components: the underlying index and cash. The cash helps moderate market swings while keeping the index positioned for growth, while maintaining a 5% volatility target. When volatility increases, the index allocates more to cash. When volatility decreases, it allocates less to cash and more to the equities of the index.



Highlight of the index

- Benefits from dividend reinvestment year over year
- Does not include bonds
- Offers upside potential with less exposure to market fluctuations
- Participates in the performance of U.S. large-cap markets while managing volatility
- Launched September 10, 2009, with ticker symbol SPXT5UT

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public.



For more information, contact your financial professional.

¹ Source: As of January 13, 2022. <https://www.bankrate.com/banking/cds/current-cd-interest-rates/>.

² Source: S&P Dow Jones Indices LLC and Macrotrends LLC. Data is beginning of the year performance for 2017, 2018, 2019, 2020 and 2021. The S&P 500 Daily Risk Control 5% Index was launched on Sept.10, 2009. Past performance is no guarantee of future results.

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A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

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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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