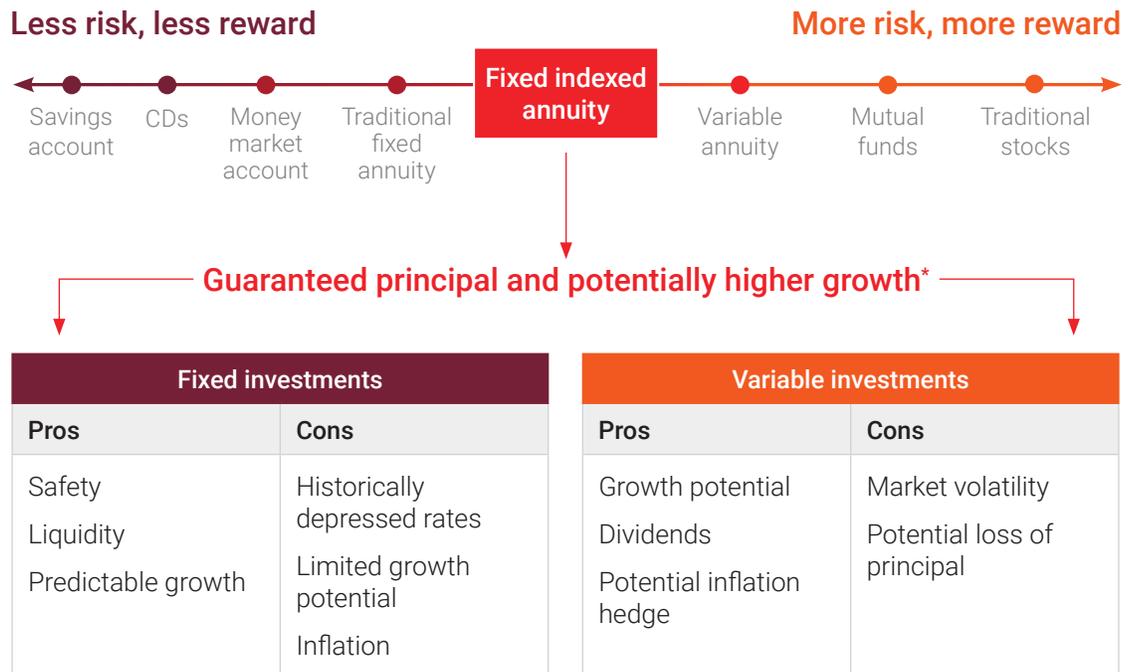


# Balancing risk and reward

## Lincoln fixed indexed annuities

Choosing the best solution for your retirement savings can become a balancing act between a sense of security and the growth potential of the market. A fixed indexed annuity can provide some of the better features of both worlds. How does it compare with your other investments?



## Lincoln fixed indexed annuities provide

-  **Protection:** 100% principal protection\*
-  **Growth potential:** Interest credited based on the performance of the index
-  **Guarantees:** Interest rate minimums, access to money for the unexpected, and a death benefit\*
-  **Income:** Payment options to meet retirement income needs

\* If you do not withdraw the premium payment(s) or any interest from the annuity, and if you have not purchased any riders, the value of your money cannot go down. The rider charge may bring the value down. Guarantees, including those for optional features, are subject to the claims-paying ability of The Lincoln National Life Insurance Company and Lincoln Life & Annuity Company of New York. Limitations and conditions apply.



To see how fixed indexed annuities can help protect your savings from a volatile market, contact your financial professional.

**Important information:**

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult an independent advisor as to any tax, accounting, or legal statements made herein.

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.

Lincoln fixed indexed annuities are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Contract sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **Contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.**

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 Fact Sheet, 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 or other tax-qualified plan, since they are already afforded tax-deferred status.

Product and features are subject to state availability. Limitations and exclusions may apply.

For use with the general public.

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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