

When zero equals positive performance

1 Year S&P 500 Performance Triggered account

80%
The S&P 500 Index has been positive 80% of the time over the past 20 years.¹

Market uncertainty has people revisiting their retirement savings strategy. Until recently, many have turned to safer products, such as a low yield CD, for market protection. But a well-rounded portfolio that's built for retirement usually combines products that focus on either growth potential or market protection. What if a solution came along that offered both?

Secure predictable growth while staying protected


Available with your Lincoln fixed indexed annuity, the 1 Year S&P 500 Performance Triggered account option is tied to the S&P 500 Index, which boasts a long track record of positive returns. In fact, over the last 20 years the index has been positive **80% of the time**¹—or roughly 4 out of every 5 years.

How the account works

- Tracks the performance of the S&P 500 Index over a one-year indexed term
- Credits a specified rate if the index is flat or positive at the end of the indexed term — guaranteed
- You're covered with 100% downside protection when the index is negative

Tracking the benefits of positive performance over the past six years

See how a 100% allocation to the 1 Year S&P 500 Performance Triggered account in a Lincoln fixed indexed annuity would have performed over the past six years, assuming an 8% specified rate.²

Year	S&P 500 Index	Performance triggered return ³	Performance triggered 6-year return ⁴
2017	Positive	8%	
2018	Negative	0%	
2019	Positive	8%	
2020	Positive	8%	
2021	Positive	8%	
2022	Negative	0%	

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

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public.

¹ Morningstar, S&P 500 rolling returns with a one month step from 1/1/2003 – 12/31/2022. S&P 500 Price Return Index does not include dividends.

Past performance is not a guarantee of future results. You cannot invest directly in an index.

² Morningstar, calendar year returns for 2017 – 2022.

³ The rate in this example is hypothetical and is used for illustration purposes only. Actual rates will be determined at contract issue. Subsequent interest rates may be higher or lower than the initial ones and may be different from those used for new contracts.

⁴ Compounded return over six consecutive years.



Looking for market protection, but like the idea of giving your retirement savings a boost? Ask your financial professional about the performance triggered account today.

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Because of the inherent safety and short-term nature of CDs, yields are often lower than other, higher risk investments. CDs offer a fixed rate of return and may be subject to fluctuating rates and early withdrawal penalties. They also may be subject to inflation, principal, default and call risks. 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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This annuity does not participate directly in any stock or equity investment and does not include the purchase of shares of stock or an index. The indexed accounts use an outside market index as a benchmark for determining indexed account earnings. Any dividends paid on the stocks on which the index is based do not increase the annuity earnings. All payments and values provided by the contract, when based on performance of the indexed account, are not guaranteed to be equivalent to the benchmarking index. The composition of the index and the methodology used by the index to calculate its performance are not guaranteed and may be changed at any time by the index provider.

The exact terms of the annuity (contract forms ICC1515-619, ICC17-622 and state variations) 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.

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LCN-4914481-082222

PDF 7/23 **Z03**

Order code: FA-PT-FLI001

