

Find positive results, even in negative markets

Certainty. Simplicity. More chances for growth.

You want to shield your money from losses – but you also want it to grow. Over the past 20 years¹, what if you locked in growth 85% of the time and never lost any money?









79% of the time, the S&P 500 Index has been positive.
 +
 6% of the time, the results were between 0% and -5%.
 =
 85% of the time, the market has been -5% or higher.

What if you could lock in growth during all these years?

Stay positioned for growth – even in a down market – and protect your portfolio.

It's possible with the 1 Year S&P 500 Dual Trigger account on a Lincoln fixed indexed annuity.

Four reasons you can invest with confidence in every market with the Dual Trigger strategy

- | | |
|---|--|
| <p> The S&P 500 Index is up</p> | <p> Your account grows.
The full trigger rate is credited.</p> |
| <p> The S&P 500 Index is flat</p> | <p> Your account grows.
The full trigger rate is credited.</p> |
| <p> The S&P 500 Index is down less than the trigger rate</p> | <p> Your account grows.
It is credited the difference of the trigger rate.</p> |
| <p> The S&P 500 Index is down by the value of the trigger rate or more</p> | <p> Your account is 100% protected.
No interest is credited.</p> |

Insurance products issued by:
The Lincoln National Life Insurance Company

¹ Morningstar, S&P 500 Price Return Index 1-year returns, rolling by one-month steps, from 1/1/2004 – 12/31/2023. 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.



Growth opportunities even in down markets. Protection in all markets. Talk with your financial professional to see how you can create a more predictable, resilient portfolio.

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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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.

Waiver of Surrender Charges for Nursing Home Confinement Rider and Waiver of Surrender Charges for Terminal Illness Rider (AE-119 (Rev 11/13) and form AE-170 (Rev 10/07), respectively, and state variations) may not be available in all states. Nursing Home Confinement Rider not available for contracts issued in Massachusetts.

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 these are already afforded tax-deferred status.

Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

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