

More growth potential

With the 1 Year S&P 500 5% Daily Risk Control Spread

It can be challenging to safely grow your money when interest rates are at historical lows. The national average rate of short-term CDs, money market accounts, and savings accounts is less than one percent.¹

So, how can you ensure your money is growing and will meet your future income goals, while getting the safety you expect from these cash-like options?

Find better returns in today's low interest rate environment

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.

Highlights of the index:

- Does not include bonds, and does include dividends
- Upside potential with less exposure to market fluctuations
- Participation in the performance of U.S. large-cap markets while managing volatility
- Designed to provide more stability than the S&P 500 Index
- The ticker symbol is SPXT5UT and the index launched September 10, 2009

On the right is a comparison of recent annual performance of the S&P 500 Daily Risk Control 5% Index and the S&P 500 Index. This shows how the indices can perform in different market conditions.²

| S&P 500 Daily Risk Control 5% Index performance | | S&P 500 Index performance | |
|---|--------|---------------------------|--------|
| 2017 | 14.97% | 2017 | 19.40% |
| 2018 | -0.05% | 2018 | -6.89% |
| 2019 | 10.21% | 2019 | 29.79% |

How the S&P 500 Daily Risk Control 5% Index typically performs compared to the S&P 500 Index²

In **strong bull markets**, it typically lags S&P 500 Index performance. In **strong bear markets**, it typically outperforms. And in **flat markets**, it typically slightly outperforms or is even.

¹ Source: www.bankrate.com as of February 13, 2019.

² Source: S&P Dow Jones Indices LLC and Macrotrends LLC. Data is beginning of the year performance for 2017, 2018 and 2019. The S&P 500 Daily Risk Control 5% Index was launched on Sept. 10, 2009. The S&P 500 Index launched on March 4, 1957. Total Return in the USD version of the index is used. Past performance is no guarantee of future results.



For more information, contact your financial professional.

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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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