

Protection against loss has greater impact than you might think

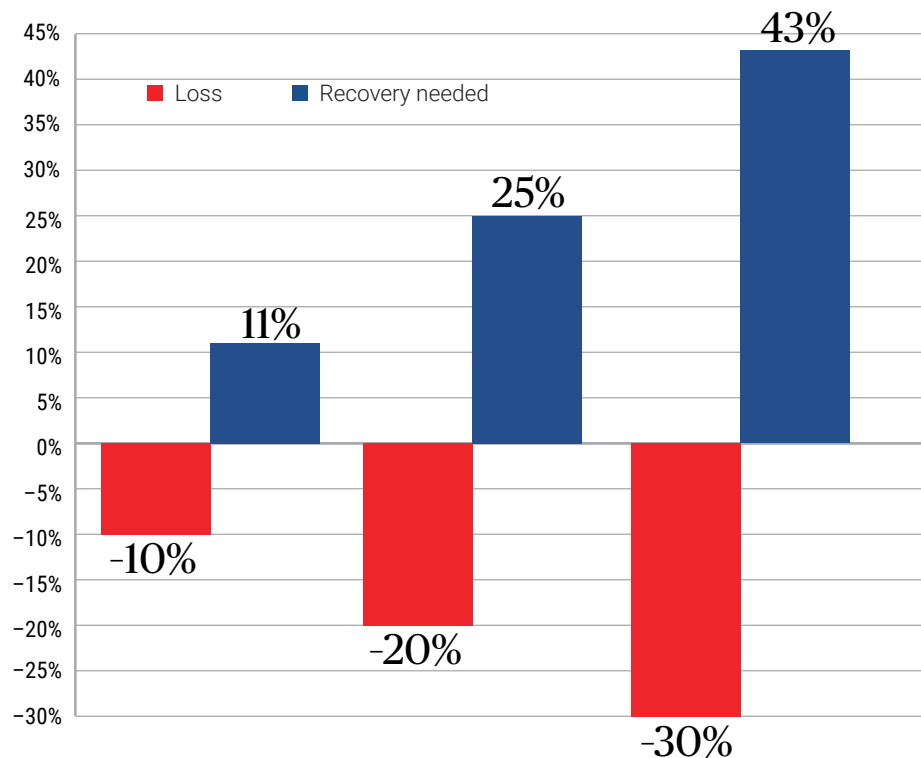
You may know Warren Buffett’s famous saying: “Rule No. 1: Never lose money. Rule No. 2: Don’t forget rule No. 1.” While his investing strategy may be a bit more sophisticated than that, he is right about how important it is to minimize investment loss – especially as you approach retirement with less time to recover.


Why? Because losses hurt more than gains help. You would need a return greater than the loss to get back to the investment’s original value. That means if a 10% loss is followed by a 10% gain, you still carry a loss. You would actually need 11% to fully recover. And, as losses increase, your money needs to work even harder – just to break even.

Consider a strategy built to protect your portfolio from a market decline. With a Lincoln fixed indexed annuity you have crediting strategies designed to provide 100% downside protection. Because you’re safeguarded from market losses, even small gains will keep your money growing and working toward your income goals.

Recovery needed from setbacks

The example below shows the cumulative gains needed over five years to break even after dips in the market.




With a Lincoln fixed indexed annuity, you’ll never lose money with 100% downside protection.*

*If you do not withdraw the premium payment(s) or any interest from the annuity, the value of your money cannot go down.

If the market suffers a 10% loss, the investment has to recover by 11% to return to its original value.

As losses get larger, the return needed to break even increases. To regain a 30% loss over five years, a cumulative return of 43% is needed.

Insurance products issued by:
 The Lincoln National Life Insurance Company
 Lincoln Life & Annuity Company of New York



For more about how a fixed indexed annuity can help protect your savings from a volatile market, 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 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.

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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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