

# 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.<sup>1</sup>

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
- The ticker symbol is SPXT5UT and the index launched September 10, 2009

S&P 500 Daily Risk Control 5% Index performance <sup>2</sup>	
2017	14.97%
2018	-0.05%
2019	10.21%
2020	1.01%

<sup>1</sup> Source: <https://www.bankrate.com/banking/cds/historical-cd-interest-rates/> as of January 8, 2021.

<sup>2</sup> Source: S&P Dow Jones Indices LLC and Macrotrends LLC. Data is beginning of the year performance for 2017, 2018, 2019, and 2020. The S&P 500 Daily Risk Control 5% Index was launched on Sept. 10, 2009. Past performance is no guarantee of future results.

Insurance products issued by:  
The Lincoln National Life Insurance Company

For use with the general public.



For more information, contact your financial professional.

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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Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply.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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