

BlackRock Dynamic Allocation Index

Available with *Lincoln OptiBlend*® fixed indexed annuity



Key Facts

Invest around the world
Take advantage of worldwide equity and fixed income markets

Invest with risk controls
Globally diversified portfolio with controls to mitigate downside risk

Invest with experience
BlackRock's global allocation team managing over \$60B in AUM

Effective date of index: July 30, 2021

Ticker number: **BDYALVCX**

Now, your clients can track the performance of a global allocation index from a leading asset manager in Lincoln's flagship fixed indexed annuity. Starting August 23, 2021, new contracts with *Lincoln OptiBlend*® fixed indexed annuity can allocate to the 1 Year and 2 Year BlackRock Dynamic Allocation Participation accounts. Tied to the performance of the BlackRock Dynamic Allocation Index, the index seeks to deliver diversified global multi-asset exposure via a combination of strategic and tactical insights, aiming to achieve a stable and consistent return profile.

How the accounts work

- At the end of the indexed term, the beginning and ending values of the BlackRock Dynamic Allocation Index are calculated for a percentage change.
- If the change is positive, the account is credited the percentage change multiplied by the participation rate.
- If the result is zero or negative, the account is protected from loss, but no interest will be credited. Gains from any previous periods will remain intact.

Who may benefit from the BlackRock Dynamic Allocation Index?

- Clients who want global exposure with the downside protection from a fixed indexed annuity.
- Investors seeking greater diversification across a broad array of asset classes and regions.

Additional details

- Effective for contracts issued on August 23, 2021, and after, *Lincoln OptiBlend*® fixed indexed annuity contracts will include the 1 Year and 2 Year BlackRock Dynamic Allocation Participation accounts.
- Marketing materials and illustrations will be available as of August 23, 2021.
- Electronic order entry systems and forms will reflect the new indexed account options as of August 23, 2021.



For more information, contact your Lincoln representative.

Important information:

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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.

Lincoln OptiBlend® fixed indexed annuities (contract form ICC1515-619 and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

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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