

# Our commitment to consistency

Help your clients feel confident and prepared with *Lincoln OptiBlend*® 10 fixed indexed annuity rates

Your clients have worked hard to save for retirement – and you’ve worked hard to help them build a reliable plan for income. When rates change dramatically from year to year, it can be tough to stay the course.

We know how important it is to keep rates as steady as possible to help investors focus on their long-term plans.

Since the launch of *Lincoln OptiBlend* 10 in June 2015, we have kept yearly renewal cap rates on the 1 Year S&P 500 Cap very close to the initial declared cap rate.

On average, renewal cap rates were **90.12%** of the initial declared cap rate from 2015–2021.<sup>1</sup>

**The 1 Year S&P 500 Cap<sup>2</sup>, available with *Lincoln OptiBlend* 10, can provide:**

- Principal protection with growth potential
- Earnings linked to the performance of the S&P 500 Index
- Confidence that clients will never lose what they’ve earned<sup>3</sup>

<sup>1</sup> Results are for contracts issued June 2015 – December 2021, based on high band contracts only.

<sup>2</sup> In addition to the S&P 500 Cap, there are seven other account options. Each indexed account features a specific crediting calculation and will not credit less than 0%. For complete calculation information, please refer to the *Lincoln OptiBlend*® Client Guide.

<sup>3</sup> Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn before the end of an indexed term will not receive indexed interest for that indexed term.

Insurance products issued by:  
The Lincoln National Life Insurance Company



Consistency helps lead to confidence. Contact your Lincoln representative to learn how a safe and steady option can make a difference for investors.

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Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply.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