

When zero equals positive performance

1 Year S&P 500 Performance Triggered account



80%

The S&P 500 Index has been positive 80% of the time over the past 20 years.¹

Market uncertainty has people revisiting their retirement savings strategy. Until recently, many have turned to safer products, such as a low yield CD, for market protection. But a well-rounded portfolio that's built for retirement usually combines products that focus on either growth potential or market protection. What if a solution came along that offered both?

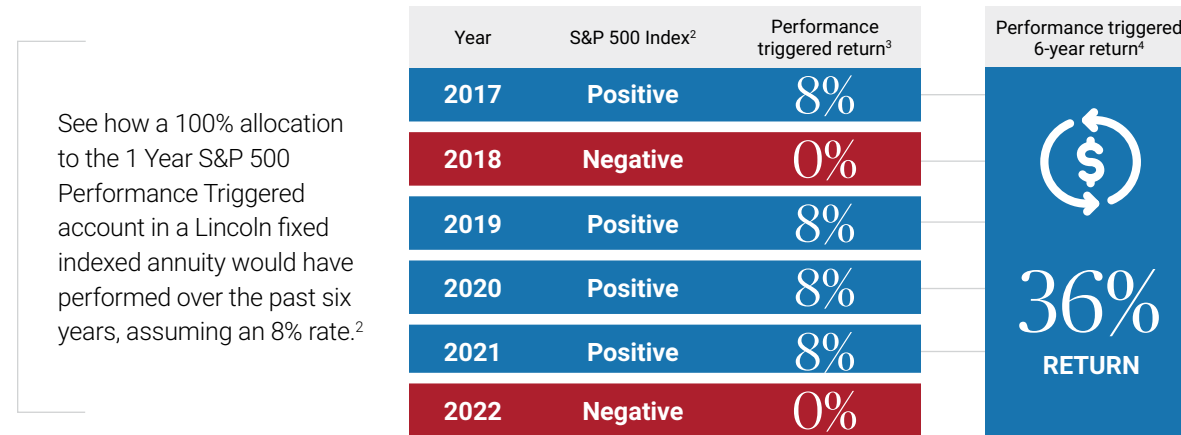
Secure predictable growth while staying protected

Available with your Lincoln fixed indexed annuity, the 1 Year S&P 500 Performance Triggered account option is tied to the S&P 500 Index, which boasts a long track record of positive returns. In fact, over the last 20 years the index has been positive **80% of the time**¹—or roughly 4 out of every 5 years.

How the account works

- Tracks the performance of the S&P 500 Index over a one-year indexed term
- Credits a specified rate if the index is flat or positive at the end of the indexed term — guaranteed
- You're covered with 100% downside protection when the index is negative

Tracking the benefits of positive performance over the past six years



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Not a deposit
Not FDIC-insured
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¹ Morningstar Direct, S&P 500 rolling returns with a one month step from 1/1/2003 – 12/31/2022. S&P 500 Price Return Index does not include dividends. Past performance is not a guarantee of future results. You cannot invest directly in an index.

² Morningstar Direct, calendar year returns for 2017 – 2022.

³ The rate in this example is hypothetical and is used for illustration purposes only. Actual rates will be determined at contract issue. Subsequent interest rates may be higher or lower than the initial ones and may be different from those used for new contracts.

⁴ Compounded return over six consecutive years.



Looking for market protection, but like the idea of giving your retirement savings a boost? Ask your financial professional about the Performance Triggered account today.

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The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the Client Guide, Disclosure Statement and Fact Sheet or contact your representative.

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.

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