

# Boost growth potential (and balance safety)

## With the S&P 500 Daily Risk Control 10% Index (Excess Return)

76%

Since inception, the S&P 500 Daily Risk Control 10% Index has been positive more than 76% of the time.<sup>1</sup>

### S&P 500 Daily Risk Control 10% Index average annual equity exposure<sup>2</sup>

2019	71.49%
2020	44.22%
2021	77.02%
2022	63.11%
2023	70.87%
2024 YTD	87.09%

When markets are volatile, it's natural to seek a safe harbor. Unfortunately, inflation can be the "silent killer" for long-term retirement assets. A Lincoln fixed indexed annuity can help you combine safety with higher growth potential. It has a crediting account option tied to the performance of the S&P 500 Daily Risk Control 10% Index called the 1 Year S&P 500 10% Daily Risk Control Trigger.

### How the index works

The index has two components: the S&P 500 Index and cash. The cash helps moderate market swings by maintaining a 10% volatility target, still leaving the index positioned for growth.



### Index highlights

- Benefits from dividend reinvestment year over year
- No bonds
- Offers upside potential with less exposure to market fluctuations
- Participates in the performance of U.S. large-cap markets while managing volatility
- Launched May 13, 2009, with ticker symbol SPXT10UE

Insurance products issued by: The Lincoln National Life Insurance Company

For use with the general public.



Talk to your financial professional about the difference a Lincoln fixed indexed annuity – and our options that combine growth potential with 100% downside protection – can make in your portfolio.

<sup>1</sup> S&P Dow Jones Indices. Performance is based on 3,514 rolling one-year periods since inception on May 13, 2009 through March 28, 2024, of which 2,683 were positive. Past performance is no guarantee of future results.

<sup>2</sup> S&P Dow Jones Indices, data is assuming averages for each calendar year, and is through April 2024.

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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 Facts At-A-Glance, 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Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply.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, since they are already afforded tax-deferred status.

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