

A simple, consistent strategy with guaranteed rates

Lincoln OptiBlend® fixed indexed annuity updates effective 11/18/2024



S&P 500 Daily Risk Control 10% Index key facts

Includes two components: S&P 500 and cash.

Adjusts a modest cash position, which helps **smooth the volatility** from equities.

Gives clients the potential for a **higher trigger rate** than an account associated with the traditional S&P 500 Index.

Launched May 13, 2009, with ticker symbol **SPXT10UE**

On November 18, 2024, we're enhancing the account options for new *Lincoln OptiBlend* contracts with the following updates:

- Adding NEW indexed accounts with a multi-year rate guarantee:
 - 1 Year S&P 500 10% Daily Risk Control Trigger 5 Year Lock account to new *Lincoln OptiBlend* 5 and 10 contracts
 - 1 Year S&P 500 10% Daily Risk Control Trigger 7 Year Lock account to new *Lincoln OptiBlend* 7 contracts
- Closing the 2 Year BlackRock Dynamic Allocation Participation to new sales. The 1 Year BlackRock Dynamic Allocation Participation will still be available for allocation for new sales.

1 Year S&P 500 10% Daily Risk Control Trigger 5 and 7 Year Lock

How the accounts work

- At the end of the one-year indexed term, if the S&P 500 Daily Risk Control 10% Index has a positive change or remains flat, the account is credited the trigger rate. The trigger rate is guaranteed for five or seven years, respectively.
- If the index change is negative, the account is protected from loss, but no interest is credited.
- The account is only available for allocation at contract issue. Additional deposits cannot be allocated to or from the account for the duration of the 5- or 7-year interest rate guarantee period. After the 5- or 7-year guarantee period, the account closes.
- For the 5-year interest rate guarantee period with *Lincoln OptiBlend* 10, one renewal is allowed. A new rate is established for the second 5-year period. Clients can reallocate after the first 5-year period during the 25-day reallocation period after the contract anniversary. If no reallocation is made, it will auto-renew. Money must be put into the account at issue to be available for the second term.
- At the end of the guarantee period (or the second guarantee period for *Lincoln OptiBlend* 10), money is automatically transferred to the Fixed Account and can be reallocated during the 25-day reallocation period after each contract anniversary going forward.

Transition guidelines

- Beginning on November 18, 2024, the 1 Year S&P 500 10% Daily Risk Control Trigger 5 Year Lock will be available as an account option for new *Lincoln OptiBlend* 5 and 10 contracts, and the 1 Year S&P 500 10% Daily Risk Control Trigger 7 Year Lock will be available as an account option for new *Lincoln OptiBlend* 7 contracts.
- Effective November 18, 2024, the 2 Year BlackRock Dynamic Allocation Participation account will no longer be available for new contracts. To allocate money to this account, both paper and electronic applications must be signed, dated, received in good order, and funded by 4 p.m. ET on Friday, November 15, 2024. If funds are not received by the deadline, new allocation instructions must be provided and can be accepted on a recorded line.



Contact your Lincoln representative for more information.

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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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