



# 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>

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 two crediting account options 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 and the 1 Year S&P 500 10% Daily Risk Control Trigger Lock.

## 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.



### 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%

## 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

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Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply.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