![Lincoln Financial℠]

Boost growth potential (and balance safety)

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

76%

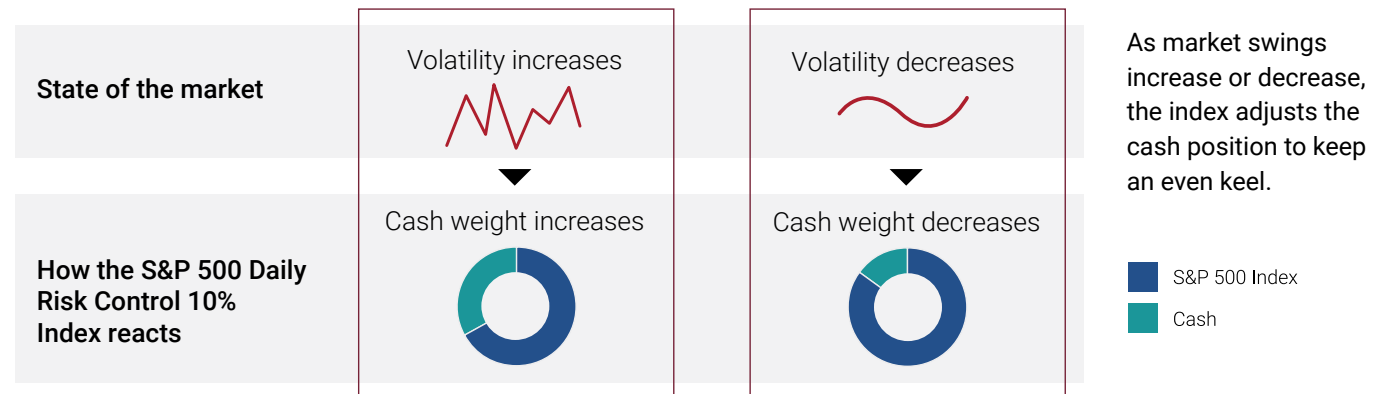Since inception, the S&P 500 Daily Risk Control 10% Index has been positive more than 76% of the time.[1]

S&P 500 Daily Risk Control 10% Index average annual equity exposure[2]

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 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.

	Volatility increases	Volatility decreases	
State of the market			As market swings increase or decrease, the index adjusts the cash position to keep an even keel.
How the S&P 500 Daily Risk Control 10% Index reacts	Cash weight increases	Cash weight decreases	

- S&P 500 Index
- Cash

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.

Your tomorrow. Our priority.℠

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	

©2024 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-7185074-101424
POD ADA 10/24 **Z06**
Order code: FA-DRC10-FLI001

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.

[1] 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.

[2] S&P Dow Jones Indices, data is assuming averages for each calendar year, and is through April 2024.

Important information:

Lincoln Financial® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult an independent professional as to any tax, accounting, or legal statements made herein.

A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

Lincoln fixed indexed annuities (contract form ICC1515-619 and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

This annuity does not participate directly in any stock or equity investment and does not include the purchase of shares of stock or an index. The indexed accounts use an outside market index as a benchmark for determining indexed account earnings. Any dividends paid on the stocks on which the index is based do not increase the annuity earnings. All payments and values provided by the contract, when based on performance of the indexed account, are not guaranteed to be equivalent to the benchmarking index. The composition of the index and the methodology used by the index to calculate its performance are not guaranteed and may be changed at any time by the index provider.

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.

The S&P 500 Daily Risk Control 10% Index (the "Index") is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by the Lincoln National Life Insurance Company. Standard & Poor's®, S&P®, S&P 500® and S&P 500 Daily Risk Control are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Lincoln National Life Insurance Company. The Lincoln National Life Insurance Company's product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product, nor do they have any liability for any errors, omissions, or interruptions of the the S&P 500 Daily Risk Control 10% Index.

Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

For use with the general public.