



Building a portfolio with a blend of strategies

Two approaches to growth — and 100% downside protection — with Lincoln fixed indexed annuities

Over the past fifteen years, the market saw several downturns, but investors with Lincoln fixed indexed annuities took no losses and locked in significant growth in up years. **The chart below compares the performance of a 5% fixed rate of return with a 50/50 blended allocation strategy of the 1 Year S&P 500 Participation account and the 1 Year 500 10% Daily Risk Control account.**

Higher returns

1 Year S&P 500 Participation

- Multiplies stated rate by any positive performance at the end of the indexed term.
- Brought the highest overall returns to the blended strategy, locking in growth in 12 up years, with **double-digit returns¹** in five of those up years.

Higher rates

1 Year S&P 500 10% Daily Risk Control Trigger

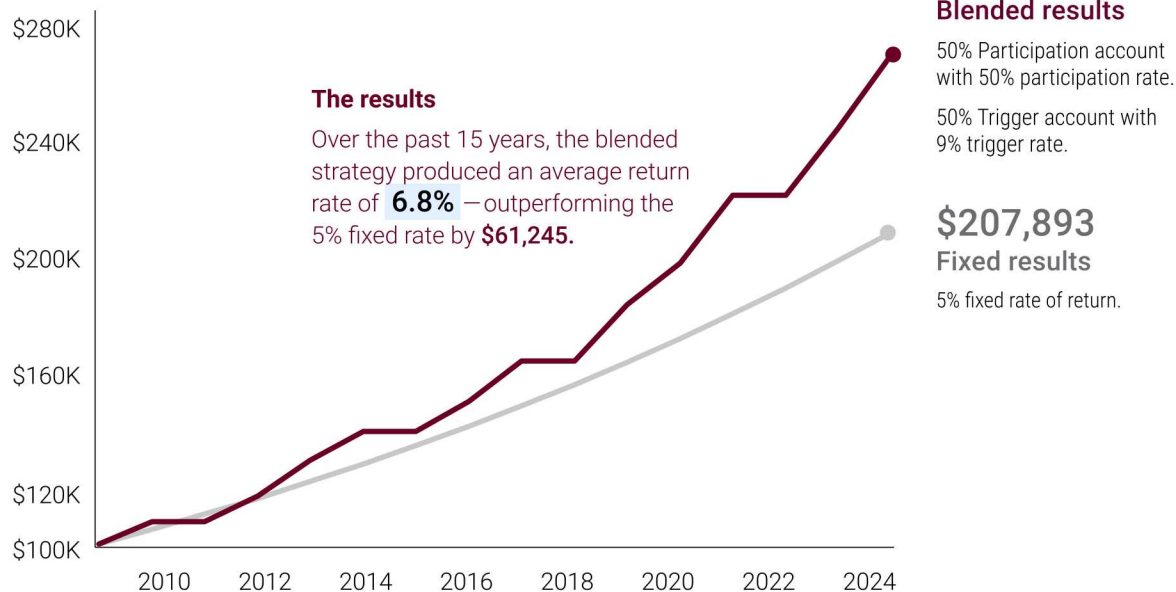
- Since the account tracks a volatility-controlled index, there's potential for higher rates.
- Credits a set rate in up or flat markets; the **full 9% trigger rate¹** credited in 11 of 15 years.

100% downside protection

- A Lincoln fixed indexed annuity provides 100% downside protection.

Blended vs. fixed strategies

How you can find additional growth and resilience¹



¹ The S&P 500 and S&P 500 Daily Risk Control 10% Index results are actual performance for the full period, without dividends. Past performance is not indicative of nor does it guarantee future performance. The rates in this example are hypothetical and are used for illustration purposes only. The actual rates will be determined at contract issue, and are declared annually by the issuing company at its discretion. Subsequent interest rates may be higher or lower than the initial ones and may be different from those used for new contracts.

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