



Bridging the gap between risk and reward



Are you looking for ways to help secure your retirement savings while also giving it the potential to grow? The Lincoln National Life Insurance Company would like to offer you a potential solution.

Lincoln fixed Indexed annuities

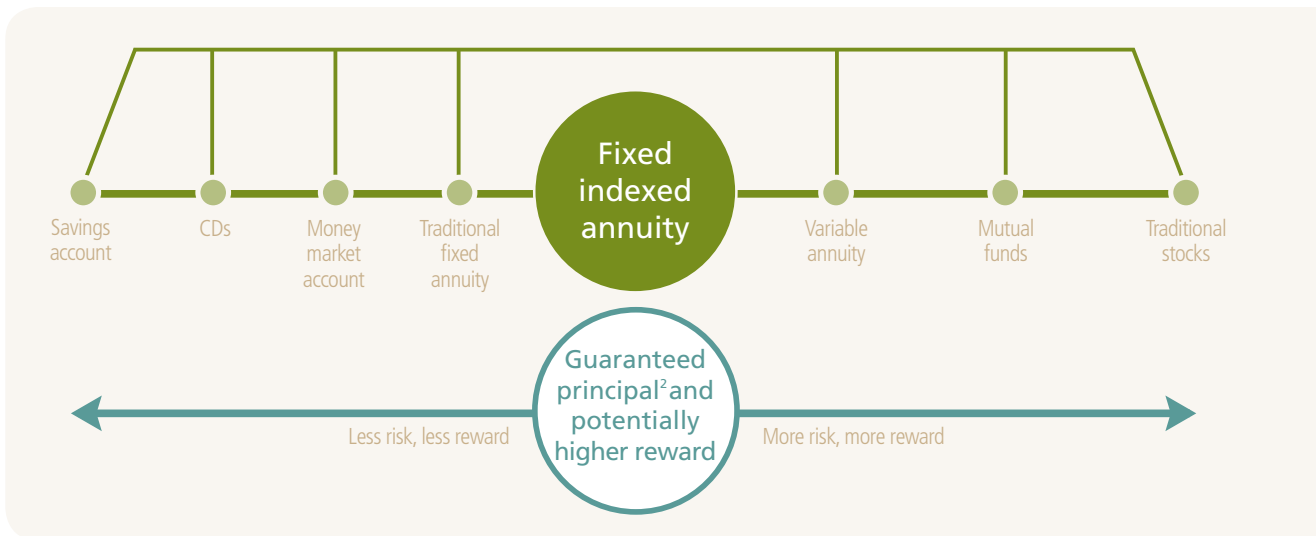
- Credit interest based on the performance of the S&P 500 Index¹
- Provide protection from any losses in the S&P 500 Index
- Allow movement between multiple accounts without risking principal

A fixed indexed annuity is for retirement or other long-term financial 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.

On a risk/reward basis, how does a fixed indexed annuity compare to the financial products you may already have?

¹The method of crediting interest will depend on the account chosen.

²If you do not withdraw the premium payment(s) or any interest from the annuity, and if you have not purchased any riders, the value of your money cannot go down. Guarantees, including those for optional features, are backed by the claims-paying ability of The Lincoln National Life Insurance Company.



A fixed indexed annuity could be just what you need to help bridge the gap between risk and reward.

Rewards you can appreciate. The protection you deserve.

Hello future.®

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

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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 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 backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Contract may be referred to as "certificate" in certain states (certificate may not be available in all states). The certificate is a group annuity certificate issued under a group annuity contract issued by The Lincoln National Life Insurance Company to a group annuity trust.

Product and features are subject to state availability. Limitations and exclusions may apply.

The S&P 500 Index is a price index and does not reflect dividends paid on the underlying stocks. It is not possible to invest directly in an index.

Lincoln fixed indexed annuities are not available in New York.