

Calm waters. Rough seas. Fair winds.

With a Lincoln fixed indexed annuity, your retirement savings are prepared for them all.

No one can predict the market. The question is whether your portfolio is positioned to handle whatever comes next.

**Not every market is smooth sailing.
That's why a plan matters.**

Three markets you may face:

27%¹
of markets

Rough, turbulent waters

Many investors are tempted to bail out at the bottom of a down market — often the worst possible time — if they don't feel adequately protected.

15%¹
of markets

Stagnant waters

Flat markets between 0% and 10% aren't necessarily going to cause losses, but they're also not going to get you to your goal as efficiently as a strong market.

58%¹
of markets

"Fair winds and following seas"

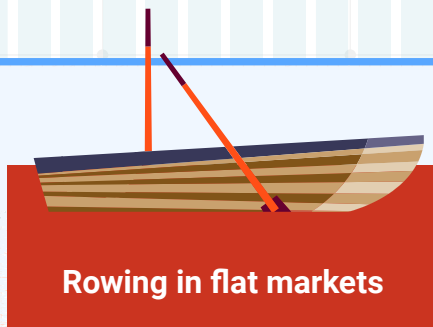
Most markets have offered strong growth above 10%, with the waves at your back, but you need to be poised to catch the wind at the start. Historically, missing the ten best days can cut your returns by more than half!²



100% downside protection

Lincoln fixed indexed annuities **protect every dollar** you put in. You never take a loss, and your growth is locked in at the end of each term.

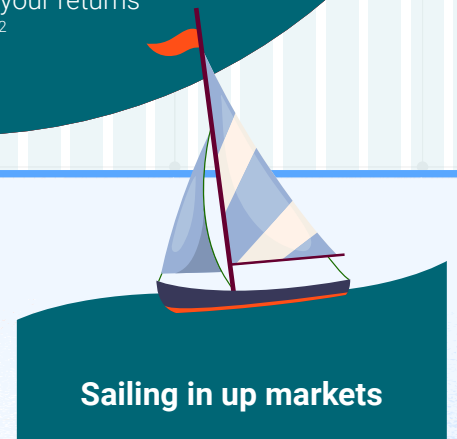
You don't have to jump to perceived "safety." And it's all at no cost.



Rowing in flat markets

Your account options make a difference. In flat markets, a **trigger account** still offers growth. A **dual trigger** may even grow in a down market.

That's the power of rowing — you move forward regardless of the wind.



Sailing in up markets

When the markets rise, a **participation account** helps you capture a meaningful share of the gains.

You're positioned to take advantage of powerful "trade winds" as soon as they start.

**100% protection. Growth opportunities. Flexibility.
That's the Lincoln FIA difference.**

Learn more by visiting LincolnFinancial.com/FIA

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INVESTMENT AND INSURANCE PRODUCTS ARE:

- **NOT FDIC INSURED**
- **NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**
- **NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES**
- **SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED**

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¹ NYU.edu for S&P 500 Index returns (including dividends) from 1928–1936. Morningstar for returns from 1937–2025.

² Morningstar, Lincoln Financial. Equity represented by the S&P 500 Price Return Index. Data is from January 1, 2006, to December 31, 2025.

Past performance is not indicative of future returns. Index performance is for illustrative purposes only. You cannot invest directly in the index.

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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, ETF or index.

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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 Fact Sheet, 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 or other tax-qualified plan, since they are already afforded tax-deferred status.

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