Lincoln Financial®

Patience pays off

Find five-year rate certainty and growth potential with Lincoln fixed indexed annuities

History shows the benefits of locking in longer-term rates

Here's a way to look beyond short-term market and rate swings. The 5 Year S&P 500 Participation account can complement your allocation by adding predictability with a five-year rate certainty and higher upside potential. It tracks the performance of the S&P 500 Index with a rate guaranteed for five years, allowing you to participate in the longer-term growth.

The chart below shows the gains and losses that occurred for the **S&P 500 Index** during 2,931 rolling five-year periods (5/13/2009 — 1/2/2026).

5-year average return is 74%, crediting **56%**[1]	
Number of losses	0
Times gains occurred between 0 – 50%	331
Times gains occurred between 50 – 100%	2,289
Times gains occurred between 100 – 150%	310

- **Highest five-year period gain: 157.78%, crediting 118.34%** to your account.[2]
- Lowest gain: 6.32%, crediting 4.74% to your account.[2]

Participate more in longer-term growth.

At the end of the indexed term, your account is credited the percentage index change multiplied by the participation rate.

Your money is 100% protected in a down market.

[1,2] Index crediting assumes 75% for the five-year participation rate. The assumed participation rates are for illustration purposes only. The actual rate will be determined at contract issue and declared by the issuing company at its discretion. Funds can only be allocated at contract issue, and reallocated after the five-year indexed term. Participation rates may be different for contracts issued at different times.

Past performance is not a guarantee of future results. For illustrative purposes only. **You cannot invest directly in an index.**

Lincoln Financial®

Your tomorrow.
Our priority.®

This material is intended for informational purposes and does not constitute investment advice or a recommendation.

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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LCN-8715087-011526
POD ADA 4/26 **Z02**
Order code: FA-5YSP-FLI001

Predictability. Protection. And long-term potential for growth.

It's the power of a five-year participation strategy. Talk to your financial professional about the difference this can make for your portfolio.

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 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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