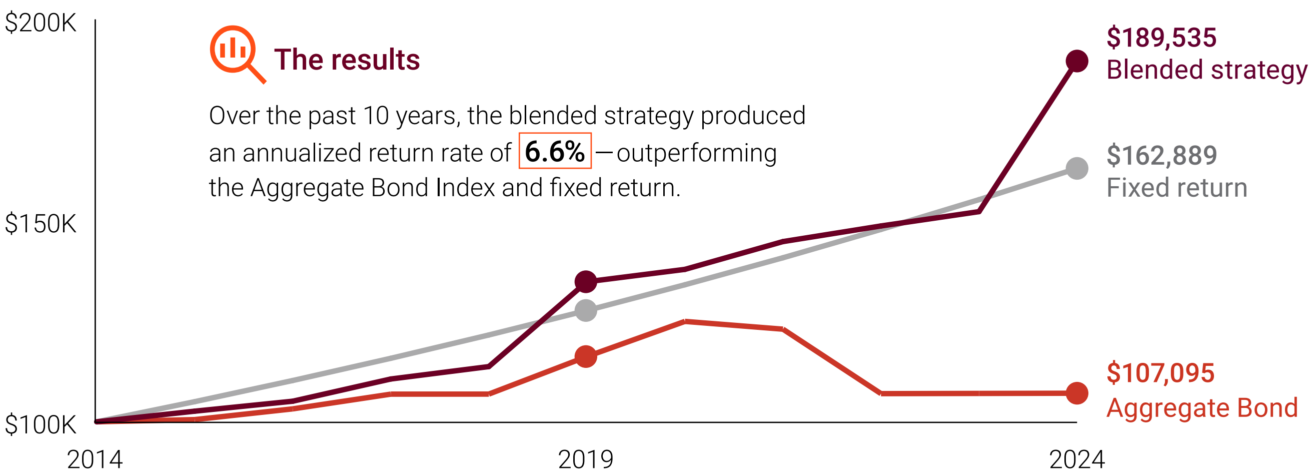
Diversify with confidence — and built-in rate certainty

A blended strategy available with Lincoln fixed indexed annuities

Over the past ten years, bonds saw significant challenges, but Lincoln fixed indexed annuities took no losses, locked in growth in up years and could access multi-year rates. **The chart below compares the performance of the Bloomberg Barclays U.S. Aggregate Bond Index, a 5% fixed rate of return, and a blended allocation (outlined below) that offers multi-year rate certainty.**

More than the sum of its parts: A blend that outpaced bonds and fixed return



Initial premium	2019	2024	Growth strategy
$100,000	$134,755	$189,535	• 33% 1 Year S&P 500 Cap 5 Year Lock (7.5% cap rate) • 34% 5 Year S&P 500 Participation (75% participation rate) • 33% 1 Year S&P 500 10% DRC Trigger 5 Year Lock (8% trigger rate)
$100,000	$127,628	$162,889	5% fixed rate of return
$100,000	$116,196	$107,095	Bloomberg Barclays U.S. Aggregate Bond Index

Lock in growth rate

1 Year S&P 500 Cap 5 Year Lock

If the S&P 500 Index is positive at the end of the one-year term, your account is credited the performance up to the cap.[1]

Multi-year rate certainty

5 Year S&P 500 Participation

At the end of the indexed term, your account is credited the percentage index change multiplied by the participation rate.[1]

Predictable growth

1 Year S&P 500 10% Daily Risk Control Trigger 5 Year Lock

Credits a specified rate if the index is flat or positive at the end of the one-year term.[1]

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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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Diversification does not ensure profit or protect against loss. One cannot invest directly in an index.
Data Source: Yahoo Finance, historical prices accessed September 8, 2025 and Morningstar. Bloomberg Barclays U.S. Aggregate Bond Index return. 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.

[1] The durations of the guaranteed period for the trigger lock and cap lock accounts, and indexed term for multi-year participation accounts, are determined by the surrender charge period of the annuity. Please see applicable Fact Sheet and Rate Sheet for option(s) available.

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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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Bloomberg US Aggregate Bond Index, also known as the Agg, is a benchmark for the US bond market. It tracks the performance of investment-grade bonds in the US.

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