

# Boost growth potential (and balance safety)

With the S&P 500 Daily Risk Control 10% Index (Excess Return)



## Less than 1.5%

That's the national average rate of short-term CDs, money market accounts, and savings accounts.<sup>1</sup>

Inflation will rapidly outpace these "safe" investments.

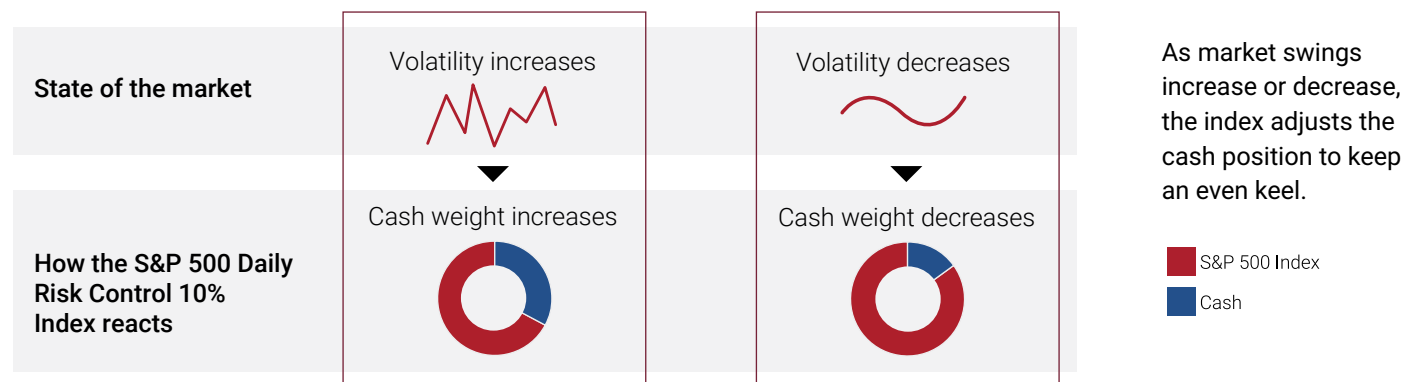
### S&P 500 Daily Risk Control 10% Index performance<sup>2</sup>

2017	27.73%
2018	-3.13%
2019	15.11%
2020	2.86%
2021	17.85%
2022	-11.21%

When markets are volatile, it's natural to seek a safe harbor. Unfortunately, inflation can be the "silent killer" for long-term retirement assets. A Lincoln fixed indexed annuity can help you combine safety with higher growth potential. It has a crediting account option tied to the performance of the S&P 500 Daily Risk Control 10% Index called the 1 Year S&P 500 10% Daily Risk Control Spread.

## How the index works

The index has two components: the S&P 500 Index and cash. The cash helps moderate market swings by maintaining a 10% volatility target, still leaving the index positioned for growth.



## Index highlights

- Benefits from dividend reinvestment year over year
- No bonds
- Offers upside potential with less exposure to market fluctuations
- Participates in the performance of U.S. large-cap markets while managing volatility
- Launched May 13, 2009, with ticker symbol SPXT10UE

Insurance products issued by: The Lincoln National Life Insurance Company

For use with the general public.



Talk to your financial professional about the difference a Lincoln fixed indexed annuity – and our options that combine growth potential with 100% downside protection – can make in your portfolio.

<sup>1</sup> As of January 10, 2023. <https://www.bankrate.com/banking/cds/current-cd-interest-rates/>.

<sup>2</sup> S&P Dow Jones Indices LLC and Macrotrends LLC. Data is beginning of the year performance for 2017–2022. Past performance is no guarantee of future results.

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Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply.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, since they are already afforded tax-deferred status.

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