

Elevate your income plan

One size has never fit all — especially in retirement

That's why flexibility matters, especially when planning for retirement income and legacy protection. A Lincoln fixed indexed annuity with *Lincoln ProtectedPay*® Select and *Estate Lock*™ Death Benefit is designed to help you build a strategy focused on income and legacy.



A strategy built to fit your needs

Lincoln ProtectedPay Select offers guaranteed growth for future income, and protected lifetime income when you're ready. You can start, stop, reduce and increase income whenever you need to.



The *Estate Lock* difference

With the optional *Estate Lock* Death Benefit¹, as long as your account value remains above zero, your loved ones are guaranteed 100% of the original purchase payment — even after years of taking income.

Two investors. Two different goals. One flexible approach.

Joe and Sam both purchased a Lincoln fixed indexed annuity with *Lincoln ProtectedPay* Select and *Estate Lock*.



Joe's story: The future is uncertain, but his plan isn't

- Age 65 and needs income at age 70
- Has \$400,000
- His main priority is guaranteed lifetime income

Sam's story: Permission to spend, and certainty to give

- Age 70 and has to start RMDs at 73
- Has \$1,000,000 qualified money
- Prioritizes his legacy



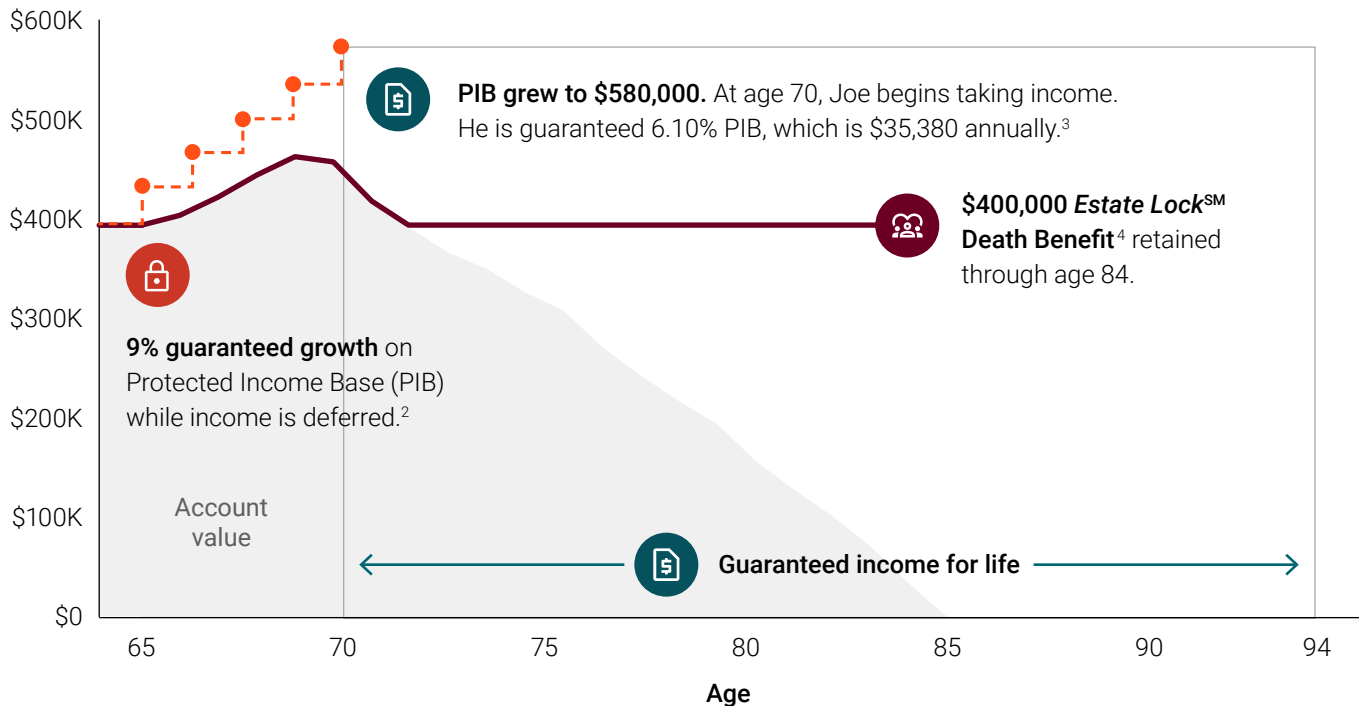
See how Joe and Sam tailor their strategy to meet their needs. 

¹ *Lincoln ProtectedPay*® Select is automatically included at issue for an annual charge of 1.10% (maximum annual charge is 2.25%). *Estate Lock*™ is available for an additional annual charge of 0.45% (maximum annual charge is 1.60%) for single life only, and must be elected at contract issue.

Protection for both brevity and longevity

Joe's strategy

Joe has \$400,000 and is looking for meaningful guaranteed lifetime income. If his time is cut short, he still wants to leave a legacy for his wife. He needs a strategy that covers longevity first, and brevity if needed – guaranteed lifetime income, and a protected legacy. Take a look at two possible outcomes below based on the last 30 years.¹



If Joe passed away at age 82:

- ~\$460,000 total lifetime income received
- \$400,000 Estate Lock Death Benefit
- Equals ~\$860,000 total family outcome

If Joe lived to age 94:

- ~\$885,000 total guaranteed lifetime income received over 25 years

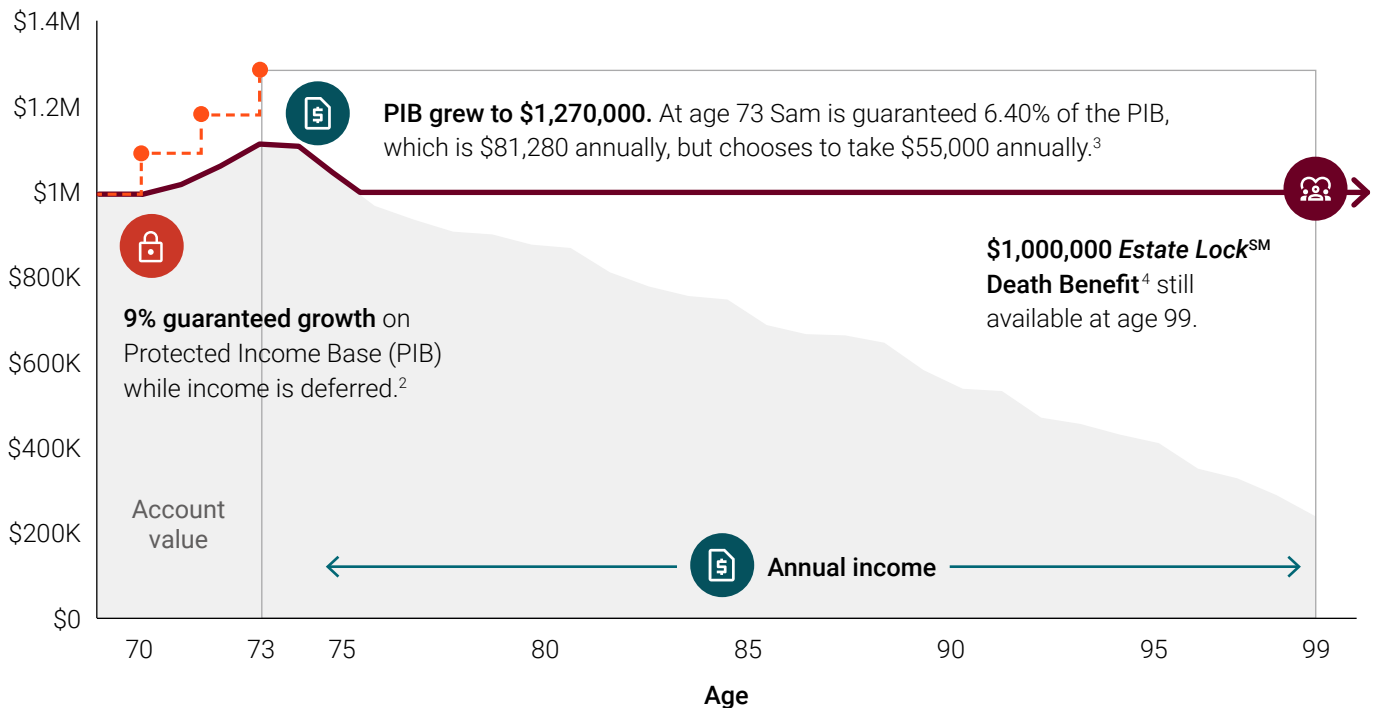
¹ The following allocation is reflected in both examples: 20% Fixed Account (3.15% rate) and 16% in the following indexed accounts: 1 Year S&P 500 Performance Triggered (4.75% specified rate), 1 Year S&P 10% Daily Risk Controlled Triggered (6.00% specified rate), 1 Year S&P 500 Cap (5.15% cap rate), 1 Year S&P 500 Participation (35.00% participation rate) and 1 Year Nasdaq Priva Participation (75.00% participation rate). **Past performance is not indicative of nor does it guarantee future performance. One cannot invest in an index.** 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 rates and may be different from those used for new contracts.

² The 9% simple annual growth will continue for the earlier of 10 years or through age 85 and is not available in any year a withdrawal is taken.

Leave a legacy and spend with confidence

Sam's strategy

Sam has \$1,000,000 in qualified money. He needs supplemental income that's flexible, and has to take RMDs at age 73. He wants a strategy that doesn't jeopardize the legacy he leaves for his granddaughter. Take a look at his outcome below based on the last 30 years.¹



Over the years, Sam had complete flexibility to start, stop, reduce, or increase income if his needs changed.

At Sam's age 99:

- ~\$1,500,000 total income received
- \$1,000,000 Estate Lock Death Benefit still available
- Equals ~\$2,500,000 total family outcome achieved over 27 years

³ Excess withdrawals reduce the Protected Income Base, Protected Annual Income, and the guaranteed death benefit value tied to your full purchase amount proportionally. **If your account value reaches \$0, your income will continue for life but the Estate LockSM Death Benefit will terminate.**

⁴ In certain states, a cap applies for the Estate LockSM Death Benefit. The cap is equal to the greater of: (a) 125% of the contract's cash surrender value, or (b) the lesser of the following two amounts: i) premium(s), minus the sum of all withdrawals accumulated at an annualized interest rate of 10%; and ii) 250% of premium(s) minus the sum of all withdrawals. **If the account value reaches \$0, income will continue for life but the Estate LockSM Death Benefit will terminate.** Please refer to the product Disclosure Statement for a list of states where the cap applies.



Your tomorrow.
Our priority.®



Run your own numbers

See how protected growth, income and legacy may make the difference for your retirement plan.

Visit LFG.com/FIAvisualizer.

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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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LCN-8845921-032726

POD 6/26 Z01

Order code: FA-GLB-FLI001