



The power of patience (and higher rates)

Lock in higher rates – and multi-year rate certainty – with Lincoln fixed indexed annuities

History shows the benefits of longer-term rates

Here's a way to look beyond short-term market and rate swings. The 5- and 7-Year S&P 500 10% Daily Risk Control Participation accounts can complement your allocation by adding predictability with multi-year rate certainty and greater upside potential. They track the performance of a volatility-controlled index with a higher rate guaranteed for the indexed term, allowing you to participate in the longer-term growth.

The tables below show the gains and losses that occurred for the **S&P 500 Daily Risk Control 10% Index** during 2,679 rolling five-year periods, and 2,176 rolling seven-year periods (5/13/2009 – 1/2/2025).

5-year average return is 46%, crediting 70.09%¹

Number of losses	0
Times gains occurred between 0 – 50%	1,599
Times gains occurred between 50 – 100%	1,080
Times gains occurred between 100 – 150%	0

- **Highest five-year period gain: 84.47%, crediting 126.71% to your account.**
- Lowest gain: 11.48%, crediting 17.22% to your account.³

³ Index crediting assumes 150% for the five-year participation rate.

7-year average return is 72%, crediting 115.31%²

Number of losses	0
Times gains occurred between 0 – 50%	3
Times gains occurred between 50 – 100%	2,128
Times gains occurred between 100 – 150%	45

- **Highest seven-year period gain: 115.65%, crediting 185.04% to your account.**
- Lowest gain: 48.97%, crediting 78.36% to your account.⁴

⁴ Index crediting assumes 160% for the seven-year participation rate.



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} Indexed crediting assumes 150% for the five-year participation rate and 160% for the seven-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- or seven-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.**

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The Lincoln National Life Insurance Company

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Our priority.™



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

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

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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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