



First Trust American Leadership Index™

Available with the *Lincoln Level Advantage 2®* index-linked annuity suite

Innovation in technology is rapidly changing the world around us. As these advancements revolutionize the way we live and work, they help to strengthen economic growth. And that may create exciting investment opportunities.

The First Trust American Leadership Index provides exposure to U.S. companies at the forefront of their industries. Companies driving growth and profitability within the U.S. economy through innovation, performance, and adaptability. Companies leading the next wave of economic growth opportunities.

The power of a blended index

By combining established indices, the First Trust American Leadership Index aims to track a dynamic blend of:



Quality

Companies with a history of raising dividends and the capacity to increase them over time



Dividends

Companies with a proven track record of paying dividends



Technology

Some of the largest and most actively traded U.S. stocks in technology, internet, and telecommunications industries

Lincoln registered index-linked annuities are long-term investment products that offer tax-deferred growth, and death benefit protection. To decide if an index-linked annuity is right for you, consider that its value will fluctuate; it is subject to investment risk and possible loss of principal. All guarantees, including those for optional features, are subject to the claims-paying ability of the issuer. Limitations and conditions apply.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

For use with the general public.

With Lincoln index-linked annuities, you can build a portfolio that helps you stay invested for growth while reducing risk with levels of protection during downturns. First Trust American Leadership Index is one of several indices available. You can allocate to one or any combination of indexed accounts. One cannot invest directly in an index.

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

About the underlying indices

It's important to note that the First Trust American Leadership Index is defined by the quality of stocks and companies selected to participate. The goal is to grow the share price which is proven by performance.

The Index tracks the performance of equally weighted allocations to the following indices:

Dow Jones Internet Composite Index™

- Represents the largest and most actively traded U.S. stocks in the internet sector, presenting strong earnings and future growth potential.
- Provides exposure to U.S. stocks classified as Internet Services or Internet Commerce.

Nasdaq US Rising Dividend Achievers Index™

- Focused on quality companies who are identified by forward-looking screens that pinpoint the quality characteristics that grow share price.
- Represents securities of 50 quality companies with strong track records and the capacity to continue to increase dividends over time, which can be an indicator of stock price growth potential.

Nasdaq Riskalyze US Large Cap Select Dividend Index™

- Represents a diversified portfolio of securities with a history of strong yields.
- Includes securities from the Nasdaq US 500 Large Cap Index.

Nasdaq Technology Dividend Index™

- Represents up to 100 companies that provide a more diversified balance of quality technology companies vs. more concentrated positions in other indices.
- Growth-oriented mix of 80% technology companies and 20% telecommunications companies.



The First Trust American Leadership Index is owned by FT Indexing Solutions LLC—a privately held company whose affiliates have been providing a variety of investment services for more than thirty years.

Past performance is no guarantee of future results. The level of the index reflects the daily deduction of a fee of 0.65% per annum. The fee is not related to the annuity.

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Ask your financial professional if the First Trust American Leadership Index™ available with Lincoln index-linked annuities may be right for you.





Your tomorrow.
Our priority.®

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Index-linked annuity products are complex insurance and investment vehicles. Please reference the prospectus for information about the levels of protection available and other important product information.

Any distribution or transfer from an indexed account (other than on the term end date) is based on the interim value of each indexed segment. This value is based on a formula and may not correspond to the current performance of the index you selected. Any distribution or transfer during a term will have a negative impact on the value at the end of the term. This reduction could be larger than the dollar amount of the distribution or transfer. See prospectus for details.

The risk of loss occurs each time you move into a new indexed account. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels that vary based on the index, term, and crediting strategy selected are subject to change and may not be available with every option. Please see the prospectus for details.

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There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

All features and products may not be available in all states or through all firms.

For use with the general public.

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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