



Predictable growth with a multi-year trigger guarantee

1 Year S&P 500 10% Daily Risk Control Trigger Lock account, available with a Lincoln fixed indexed annuity

How it works

-  **Guarantees your trigger rate for multiple years** determined by the surrender charge period.¹ Funds must be allocated to the trigger lock account at contract issue, and will be reallocated at the end of the guaranteed rate period.
-  Credits a specified rate if the index is flat or positive at the end of the one-year term.
-  Provides **100% protection** in down markets.
-  Tracks the performance of the S&P 500 Daily Risk Control 10% Index, which adjusts a modest cash position to help **smooth the volatility** from equities.
-  **Potential for a higher guaranteed-to-term specified rate** since it's tied to a volatility-controlled index, which has historically performed similar to the traditional S&P 500 Index.²

¹ Trigger rate guarantee is determined by, but may not be equal to, the surrender charge period. Please see product-specific Fact Sheet for more information.

² Compounded return over ten consecutive years. Source: S&P Dow Jones Indices LLC and Macrotrends LLC. Data is based on beginning of the index year performance for 2016–2025. Years shown are 2015–2024.

Market volatility can be a distraction for many investors. But it's easier to stay focused when you can lock in your trigger rate over multiple years, capture potential growth every year, and never take a loss.

Closely track the market with a multi-year trigger lock guarantee

Over the last decade, the S&P 500 and S&P 500 Daily Risk Control indices have had historically similar performance with a close correlation in positive and negative results.² See how a 100% allocation to the 1 Year S&P 500 10% Daily Risk Control Trigger Lock, assuming an 8% specified rate, could have performed over the last 10 years.²

Year	S&P 500 Index	S&P 500 Daily Risk Control 10% Index	Trigger lock return
2015	Negative	Negative	0%
2016	Positive	Positive	8%
2017	Positive	Positive	8%
2018	Negative	Negative	0%
2019	Positive	Positive	8%
2020	Positive	Positive	8%
2021	Positive	Positive	8%
2022	Negative	Negative	0%
2023	Positive	Positive	8%
2024	Positive	Positive	8%

Past performance is no guarantee of future results, and there may be some years when one is positive and the other is negative.

Insurance products issued by:
The Lincoln National Life Insurance Company
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Our priority.™

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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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Order code: **FA-LOCK-FLI001**



Talk to your financial professional about how a multi-year trigger rate guarantee might fit into your portfolio.

Important information:

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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, since they are already afforded tax-deferred status.

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