

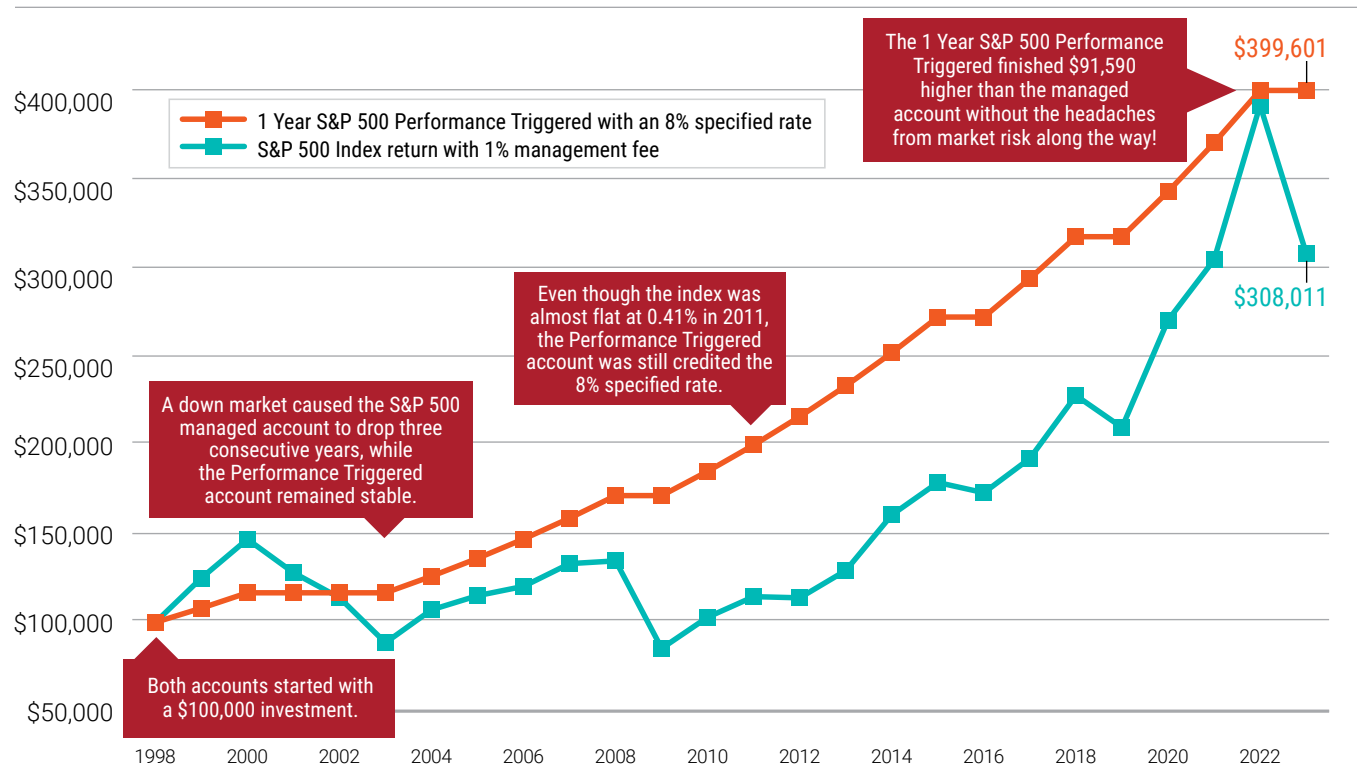
A steady option

1 Year S&P 500 Performance Triggered

Do you like the performance of the S&P 500 Index, but need more certainty as you prepare for savings in retirement?

Get the growth potential of the market without losing money by choosing the 1 Year S&P 500 Performance Triggered account within your Lincoln fixed indexed annuity.¹ Not only can this option give you the potential to capture growth when the index is flat or positive, with no chance of loss, but you also can avoid a 1% fee you might pay when investing in a managed account (fee may vary).

Take a look at the chart, which compares the performance of two accounts linked to the S&P 500 Index: one with an 8% specified rate and no fee, and the other with a 1% management fee.² Participate in the growth with no downside risk!



¹ In addition to the 1 Year S&P 500 Performance Triggered, there are additional account options within your Lincoln fixed indexed annuity. For more information, please refer to the product-specific Client Guide.

² The S&P 500 Index results are actual performance for the full period, without dividends. Past performance is not indicative of nor does it guarantee future performance. The example above is assuming an 8% specified rate. A Performance Triggered account credits a specified rate at the end of an indexed term if the index return is positive or flat. The actual rate will be determined at contract issue, and is declared annually by the issuing company at its discretion. Subsequent interest rates may be higher or lower than the initial one and may be different from those used for new contracts.

Insurance products issued by:
The Lincoln National Life Insurance Company

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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A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

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This annuity does not participate directly in any stock or equity investment and does not include the purchase of shares of stock or an index. The indexed accounts use an outside market index as a benchmark for determining indexed account earnings. Any dividends paid on the stocks on which the index is based do not increase the annuity earnings. All payments and values provided by the contract, when based on performance of the indexed account, are not guaranteed to be equivalent to the benchmarking index. The composition of the index and the methodology used by the index to calculate its performance are not guaranteed and may be changed at any time by the index provider.

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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