

# Calm waters. Rough seas. Fair winds.

With a Lincoln fixed indexed annuity, your retirement savings are prepared for them all.

No one can predict the market. The question is whether your portfolio is positioned to handle whatever comes next.

Not every market is smooth sailing.  
That’s why a plan matters.

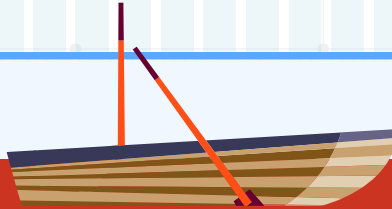




**100% downside protection**

Lincoln fixed indexed annuities **protect every dollar** you put in. You never take a loss, and your growth is locked in at the end of each term.

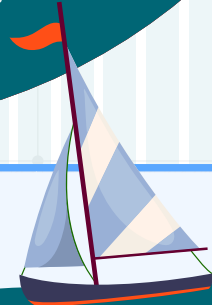
You don’t have to jump to perceived “safety.” And it’s all at no cost.



**Rowing in flat markets**

Your account options make a difference. In flat markets, a **trigger account** still offers growth. A **dual trigger** may even grow in a down market.

That’s the power of rowing — you move forward regardless of the wind.



**Sailing in up markets**

When the markets rise, a **participation account** helps you capture a meaningful share of the gains.

You’re positioned to take advantage of powerful “trade winds” as soon as they start.

100% protection. Growth opportunities. Flexibility.  
That’s the Lincoln FIA difference.

Learn more by visiting [LincolnFinancial.com/FIA](https://LincolnFinancial.com/FIA)

|                                                   |
|---------------------------------------------------|
| 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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<sup>1</sup> NYU.edu for S&P 500 Index returns (including dividends) from 1928–1936. Morningstar for returns from 1937–2025.  
<sup>2</sup> Morningstar, Lincoln Financial. Equity represented by the S&P 500 Price Return Index. Data is from January 1, 2006, to December 31, 2025.  
**Past performance is not indicative of future returns. Index performance is for illustrative purposes only. You cannot invest directly in the index.**

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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, ETF 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 benchmark for determining indexed account earnings. Any dividends paid on the stocks on which the benchmark 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 benchmark. The composition of the benchmark and the methodology used by the benchmark to calculate its performance are not guaranteed and may be changed at any time by the benchmark 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.

Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

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