Lincoln Financial®

Calm waters.

Rough seas.

Fair winds.

Three markets you may face:

27%[1] of markets

Rough, turbulent waters

Many investors are tempted to bail out at the bottom of a down market — often the worst possible time — if they don't feel adequately protected.

15%[1] of markets

Stagnant waters

Flat markets between 0% and 10% aren't necessarily going to cause losses, but they're also not going to get you to your goal as efficiently as a strong market.

58%[1] of markets

"Fair winds and following seas"

Most markets have offered strong growth above 10%, with the waves at your back, but you need to be poised to catch the wind at the start. Historically, missing the ten best days can cut your returns by more than half![2]

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

[1] NYU.edu for S&P 500 Index returns (including dividends) from 1928–1936. Morningstar for returns from 1937–2025.

[2] 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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Lincoln Financial® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult an independent professional as to any tax, accounting, or legal statements made herein.

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.

Lincoln fixed indexed annuities (contract forms ICC1515-619, ICC17-622, and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

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.

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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