

# More growth potential

## With the S&P 500 Daily Risk Control 5% Index



The national average rate of short-term CDs, money market accounts, and savings accounts is less than one percent.<sup>1</sup>

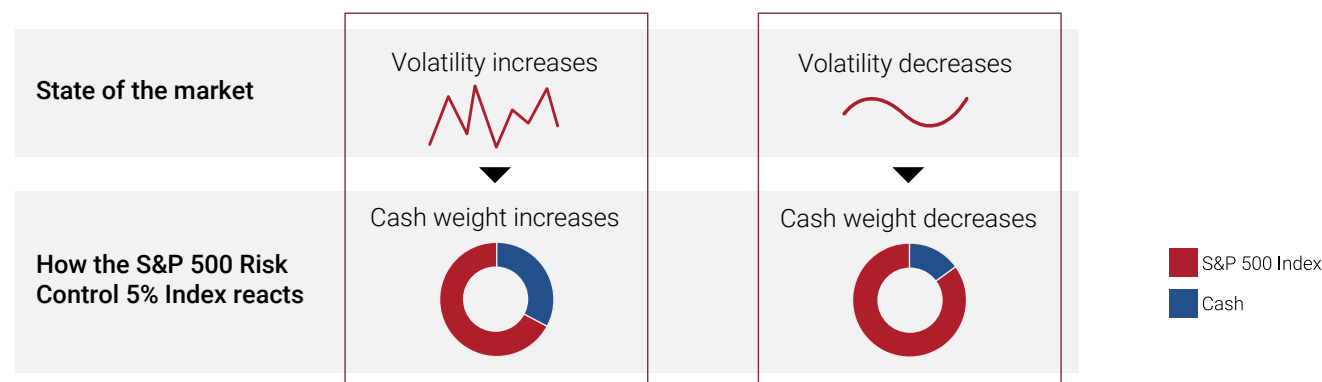
### S&P 500 Daily Risk Control 5% Index performance<sup>2</sup>

2017	14.97%
2018	-0.05%
2019	10.21%
2020	1.01%
2021	9.29%

A Lincoln fixed indexed annuity can help you get the safety you want – with the potential for higher returns than other conservative products may provide. It has a crediting account option tied to the performance of the S&P 500 Daily Risk Control 5% Index called the 1 Year S&P 500 5% Daily Risk Control Spread.

### How the index works

The index has two components: the underlying index and cash. The cash helps moderate market swings while keeping the index positioned for growth, while maintaining a 5% volatility target. When volatility increases, the index allocates more to cash. When volatility decreases, it allocates less to cash and more to the equities of the index.



### Highlight of the index

- Benefits from dividend reinvestment year over year
- Does not include bonds
- Offers upside potential with less exposure to market fluctuations
- Participates in the performance of U.S. large-cap markets while managing volatility
- Launched September 10, 2009, with ticker symbol SPXT5UT

Insurance products issued by:  
The Lincoln National Life Insurance Company

For use with the general public.



For more information, contact your financial professional.

<sup>1</sup> Source: As of January 13, 2022. <https://www.bankrate.com/banking/cds/current-cd-interest-rates/>.

<sup>2</sup> Source: S&P Dow Jones Indices LLC and Macrotrends LLC. Data is beginning of the year performance for 2017, 2018, 2019, 2020 and 2021. The S&P 500 Daily Risk Control 5% Index was launched on Sept.10, 2009. Past performance is no guarantee of future results.

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Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply.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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