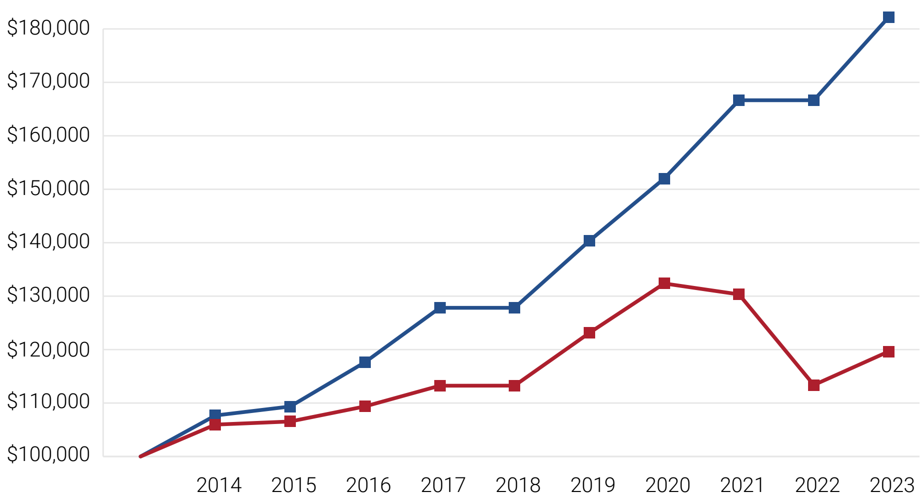
Lock in growth and prevent losses with this bond alternative strategy

Bonds have been increasingly volatile and many investors have fled to cash. If you need to focus on efficient portfolio growth, and would benefit from 100% downside protection, consider this bond alternative strategy, available with a Lincoln fixed indexed annuity.

A ten-year track record of outpacing bonds

Over the last decade, this blended growth strategy delivered better results — with no losses or volatility — when compared to the Bloomberg Barclay's U.S. Aggregate Bond Index. This hypothetical example assumes a $100,000 investment starting year-end 2013.[1]



$182,191

The blended growth strategy locked in growth in up markets, and held steady in down markets.

$119,642

Bloomberg Barclay's U.S. Aggregate Bond Index suffered losses with no downside protection.

Allocation	Blended growth strategy	Assumed rate
25%	1 Year S&P 500 Dual Trigger	7%
25%	1 Year S&P 500 Performance Triggered	8%
25%	1 Year S&P 500 10% Daily Risk Control Trigger	10%
25%	1 Year S&P 500 Participation	50%

Diversify your portfolio with locked-in growth and 100% protection. Your financial professional can help you determine if this strategy is the right fit for your goals.

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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LCN-6572654-042324
PDF ADA 5/24 **Z01**
Order code: FA-BOND-FLI001

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From 12/31/2013 to 12/31/2023.

Source: Morningstar. Bloomberg Barclays U.S. Aggregate Bond Index return.

Diversification is not a guarantee of profit. One cannot invest directly in an index.

The assumed rates are for example purposes only. 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 rate and may be different from those used for new contracts.

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Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply.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 or other tax-qualified plan, since they are already afforded tax-deferred status.

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