



Find positive results, even in negative markets

Certainty. Simplicity. More chances for growth opportunities.

You want to shield your money from losses — but you also want it to grow. Over the past 20 years¹, what if you locked in growth 85% of the time and never lost any money?





$$79\% \text{ of the time, the S\&P 500 Index has been positive.} + 6\% \text{ of the time, the results were between 0\% and -5\%.} = 85\% \text{ of the time, the market has been -5\% or higher.}$$

What if you could lock in growth during all these years?

Stay positioned for growth — even in a down market — and protect your portfolio.

It's possible with the 1 Year S&P 500 Dual Trigger account on a Lincoln fixed indexed annuity.

Four reasons you can invest with confidence in every market with the Dual Trigger strategy

-  **The S&P 500 Index is up**
Your account grows.
The full trigger rate is credited.
-  **The S&P 500 Index is flat**
Your account grows.
The full trigger rate is credited.
-  **The S&P 500 Index is down less than the trigger rate**
Your account grows.
It is credited the difference of the trigger rate.
-  **The S&P 500 Index is down by the value of the trigger rate or more**
Your account is 100% protected.
No interest is credited.

Insurance products issued by:
The Lincoln National Life Insurance Company

¹ Morningstar, S&P 500 Price Return Index 1-year returns, rolling by one-month steps, from 1/1/2005 – 12/31/2024. S&P 500 Price Return Index does not include dividends. Past performance is not a guarantee of future results. You cannot invest directly in an index.



Your tomorrow.
Our priority.™



Growth opportunities even in down markets. Protection in all markets.
Talk with your financial professional to see how you can create a more predictable, resilient portfolio.

Important information:

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, 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 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.

Waiver of Surrender Charges for Nursing Home Confinement Rider and Waiver of Surrender Charges for Terminal Illness Rider (AE-119 (Rev 11/13) and form AE-170 (Rev 10/07), respectively, and state variations) may not be available in all states. Nursing Home Confinement Rider not available for contracts issued in Massachusetts.

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.

All annuity contract and rider guarantees, or annuity payout rates, are the sole obligations of and backed by the claims-paying ability of the issuing insurance company. They are not obligations of or backed by the distributor, insurance agency or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax-qualified plan, since these are already afforded tax-deferred status.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by The Lincoln National Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by The Lincoln National Life Insurance Company. The Lincoln National Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

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

©2025 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-6336632-020224

PDF ADA 2/25 Z02

Order code: FA-DUAL-FL1001