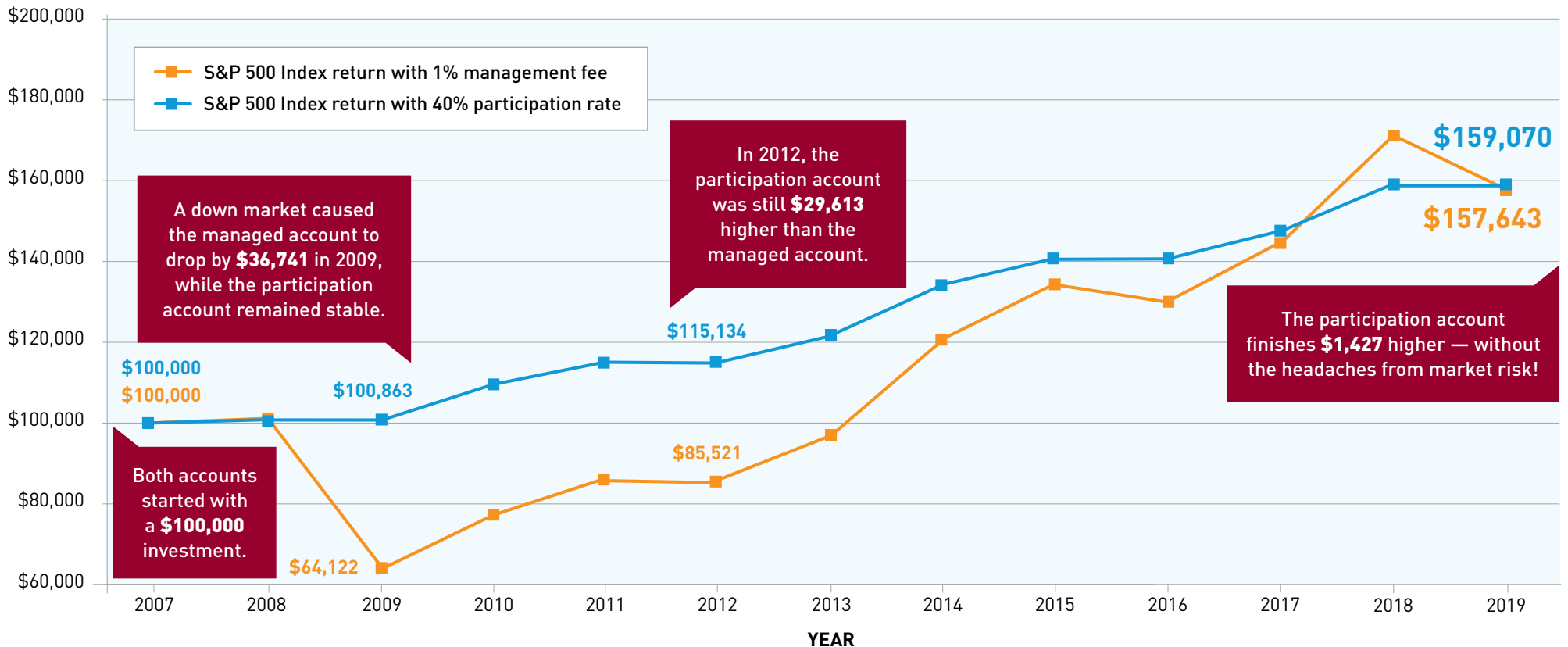


# A steady option

## 1 Year S&P 500 Participation account

Do you like the performance of the S&P 500 Index, but need more certainty as you prepare for income in retirement? Get the growth potential of the market without losing money by choosing the 1 Year S&P 500 Participation account within your *Lincoln OptiBlend*® fixed indexed annuity.<sup>1</sup> Not only can this option give you the potential to capture growth tied to the performance of the index with no chance of loss, but you also can avoid the 1% fee you might pay when investing in a managed account (fee may vary).

Take a look at the chart below, which compares the performance of two accounts linked to the S&P 500 Index: one with a 40% participation rate<sup>2</sup> and no fee; and the second with a 1% management fee. Participate in the growth with no downside risk!



<sup>1</sup>Also offered is a Fixed Account, two additional interest-crediting strategies tied to the performance of the S&P 500 Index and one tied to the performance of the S&P 500 Daily Risk Control 5% Index. Each indexed account features a specific crediting calculation and will not credit less than 0%. For complete calculation information, please refer to the *Lincoln OptiBlend*® Client Guide.

<sup>2</sup>The S&P 500 Index results are actual performance for the full period. Past performance is not indicative of nor does it guarantee future performance. The example above is assuming a 40% participation rate. A participation rate is the percentage of the index's return the insurance company credits to the annuity. 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 one and may be different from those used for new contracts.

Insurance products issued by:  
The Lincoln National Life Insurance Company

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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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. The index used is a price index and does not reflect dividends paid on the underlying stocks.

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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 Facts At-A-Glance, 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.

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