Balancing value and cost

Boost clients' growth potential with Participation Plus

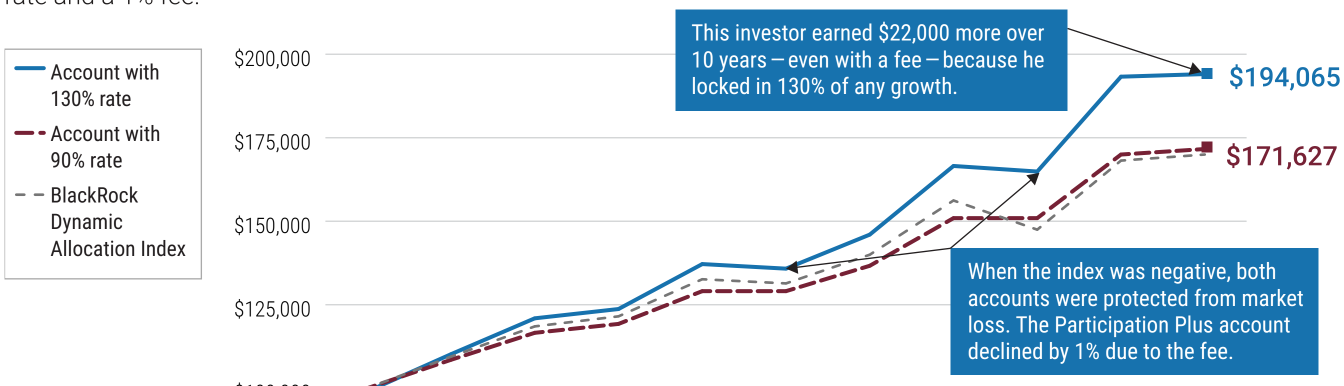
67% of investors surveyed cited growth as their primary financial goal.*

Help secure valuable opportunities to lock in more growth long term.

Think about how a top draft pick could potentially increase your team's wins, game over game. Is the long-term value worth the cost? Give clients higher growth potential—and another account option[1]—with the **1 Year BlackRock Dynamic Allocation Participation Plus account,** available with *Lincoln Optiblend*® fixed indexed annuity contracts for a 1% annual fee.

Is the cost worthwhile if you can potentially boost your results year over year?

Compare the results of the 1 Year BlackRock Dynamic Allocation Participation account, assuming a 90% participation rate and no fee, with the 1 Year BlackRock Dynamic Allocation Participation Plus account, assuming a 130% participation rate and a 1% fee.[2]



		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
1 Year BlackRock Dynamic Allocation Participation Plus	$99,000	$110,185	$120,929	$123,713	$137,175	$135,804	$145,992	$166,547	$164,882	$193,284	$194,065
1 Year BlackRock Dynamic Allocation Participation	$100,000	$108,514	$116,591	$119,256	$129,066	$129,066	$136,663	$150,930	$150,930	$169,975	$171,627

If allocated to the BlackRock Dynamic Allocation Participation Plus account, the fee will be deducted regardless of index performance.

Contact your Lincoln representative to get a personalized illustration reflecting our current rates.

Insurance products issued by:
The Lincoln National Life Insurance Company

*Source: Lincoln Financial, "Advice Behavior," 2022.

Index performance is of the past ten years of annual returns, as measured at the beginning of calendar years, through 2021. Hypothetical or past performance is no guarantee of future results. 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. You cannot invest directly in an index.

Scan now to schedule time with your Lincoln representative!

Position clients for more growth opportunity – all while maintaining downside protection.

Talk to your Lincoln representative to see the difference Participation Plus can make in keeping your clients positioned for amplified growth potential.

[1] In addition to the 1 Year BlackRock Dynamic Allocation Participation Plus account, there are seven other account options. For more information, please refer to the product-specific Client Guide.

[2] Available with contracts purchased on or after 2/22/2022. Index inception was 7/30/21. Returns of the BlackRock Dynamic Allocation Index prior to inception represent hypothetical pre-inception index performance (PIP), and returns for time frames after this date reflect actual index performance. PIP is based on criteria applied retroactively with the benefit of hindsight and knowledge of factors that may have positively affected performance. Actual performance of the index may vary significantly from PIP data. The level of the BlackRock Dynamic Allocation Index is calculated on an excess return basis (net of a notional financing cost) and reflects the daily deduction of a fee of 0.50% per annum. The fee is not related to the annuity.

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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.

Lincoln OptiBlend® fixed indexed annuities (contract form ICC1515-619 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.**

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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LCN-4105939-010622
POD ADA 1/22 **Z01**
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