

Lincoln Guaranteed Investment Contract Products

GUARANTEED INTEREST RATE

2.35%

declared credit
rate through
December 31, 2023

Investment objective

Lincoln Guaranteed Investment Contract Products are designed to provide participants with a guaranteed return of principal, along with attractive crediting rates and liquidity.

With more than a century of investment and risk management experience, Lincoln offers a disciplined and conservative investment approach to stable value asset management.

Investor profile

Lincoln Guaranteed Investment Contract Products offer investors:

- Income and safety of principal
- A fixed income investment to help balance the risks of a diversified portfolio

Lincoln Guaranteed Investment Contract Products feature

- Preservation of capital plus attractive intermediate-term returns
- Guaranteed minimum interest rate protection of 1.00%
- High-quality diversified portfolio and guarantees from The Lincoln National Life Insurance Company
- Daily liquidity for contribution, transfer, and withdrawal management

Financial strength

The Lincoln National Life Insurance Company is rated among the highest for financial strength and ability to meet financial obligations.

The Lincoln National Life Insurance Company

A	A+	A1	A+
AM Best	Fitch	Moody's	Standard & Poor's
(3 rd highest of 16)	(5 th highest of 19)	(5 th highest of 21)	(5 th highest of 21)

These ratings apply only to the company's claims-paying ability. The ratings do not imply approval of the product and do not refer to the performance of the product, including underlying investment options, if any. As of May 9, 2023, these ratings represent the most recently affirmed ratings by the respective agencies. Individual issuing companies are separately responsible for satisfying their own financial and contractual obligations. All ratings are subject to revision or withdrawal at any time by the rating agencies, and, therefore, no assurance can be given that these ratings will be maintained. For more information about ratings, see [LincolnFinancial.com/investor](https://lincolnf.com/investor).

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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