

Annuity Rate Sheet

Fixed indexed annuities

Effective for applications signed on or after 4/15/21.¹

| | Premium | Fixed Account | 1 Year S&P 500 7.5% Daily Risk Control Participation ² | 1 Year S&P 500 Cap | 1 Year S&P 500 Performance Triggered | |
|--|----------|---------------|---|--------------------|--------------------------------------|--|
| Lincoln New Directions[®] 6 (six-year fixed interest rate guarantee period) | < \$100K | 1.35% ▲ | 40.00% ▲ | 3.00% ▲ | 2.75% ▲ | |
| | ≥ \$100K | 1.50% ▲ | 50.00% ▲ | 4.00% ▲ | 3.00% ▲ | |
| Lincoln New Directions[®] 8 (eight-year fixed interest rate guarantee period) | < \$100K | 1.85% ▲ | 60.00% ▲ | 3.75% ▲ | 3.00% ▲ | |
| | ≥ \$100K | 2.00% ▲ | 70.00% ▲ | 4.50% ▲ | 3.50% ▲ | |

| | Premium | Fixed Account | 1 Year Fidelity AIM Dividend Participation | 1 Year S&P 500 5% Daily Risk Control Spread | 1 Year S&P 500 Cap | 1 Year S&P 500 Participation |
|---|----------|---------------|--|---|--------------------|------------------------------|
| Lincoln OptiBlend[®] 5 | < \$100K | 1.25% ▲ | 40.00% ▲ | 1.00% ▼ | 3.00% ▲ | 10.00%▲ |
| | ≥ \$100K | 1.40% ▲ | 50.00% ▲ | 0.75% ▼ | 3.75% ▲ | 15.00%▲ |
| Lincoln OptiBlend[®] 7 | < \$100K | 1.35% ▲ | 60.00% ▲ | 1.25% ▼ | 3.50% ▲ | 15.00%▲ |
| | ≥ \$100K | 1.50% ▲ | 75.00% ▲ | 0.75% ▼ | 5.00% ▲ | 20.00%▲ |
| Lincoln OptiBlend[®] 10 | < \$100K | 1.65% ▲ | 70.00% ▲ | 0.75% ▼ | 3.75% ▲ | 20.00%▲ |
| | ≥ \$100K | 1.90% ▲ | 100.00% ▲ | 0.50% ▼ | 5.25% ▲ | 25.00%▲ |

Fixed annuities

| | Premium | Guarantee period ³ | | |
|---|----------|-------------------------------|---------|----------|
| | | 5 years | 7 years | 10 years |
| Lincoln MYGuaranteeSM Plus (Interest rates are guaranteed for the entire period ³) | < \$100K | 1.85% ▲ | 2.10% ▲ | 2.45% ▲ |
| | ≥ \$100K | 2.00% ▲ | 2.15% ▲ | 2.50% ▲ |

Note: Arrows indicate a change from the previous rate announcement. Rate lock procedures vary by product line and transaction type. Please refer to the product-specific rate lock guidelines for complete details.

¹ Rates, spreads, and caps are based on product/contract features (including death benefit options), and are declared by The Lincoln National Life Insurance Company at its discretion. Subsequent rates may be higher or lower than the initial rates and may differ from those used for new contracts or for contracts issued at different times.

² Indexed account is not available in CA and is pending in VI.

³ All guarantee periods may not be available at the same time.

Updated rate sheets are available five business days prior to the effective date of a rate hold, rate increase or rate decrease. This is subject to change without notice.

Important information regarding rate holds for 1035 exchanges and qualified trustee-to-trustee transfers:

To “lock in” rates before a rate change, paperwork including the signed application, and the ACORD transfer form (ACORD951) must be received by Lincoln within 14 calendar days of the application signed date. Applications received beyond 14 calendar days from the application signed date will receive the then current rate.

NOTE: Applicable rates are determined by the date the contract is issued. A policy will be issued on the issue date following receipt of the completed paperwork including premium and appropriate licensing and contracting information at the Home Office.

Interest is not credited between the date premium is received and the date the policy is issued.

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All interest rates are expressed as annual effective interest rates, except for indexed interest since it is credited at the end of an indexed term.

Rates are subject to change without prior notice. All products are not available in all states or firms. Check with your firm for approved product.

Lincoln New Directions® fixed indexed annuities (contract form ICC17-622 and state variations) and *Lincoln OptiBlend*® fixed indexed annuities (contract forms ICC1515-619 or 15-619 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.**

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Contract may be referred to as “policy” in certain states.

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.

| |
|---|
| 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 |

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.

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