

Annuity Rate Sheet

Fixed indexed annuities

Effective for applications signed on or after 12/15/22.¹

Fixed Account	1 Year BlackRock Dynamic Allocation Participation	1 Year BlackRock Dynamic Allocation Participation Plus ² (includes fee)	2 Year BlackRock Dynamic Allocation Participation	1 Year Fidelity AIM Dividend Participation	1 Year S&P 500 5% Daily Risk Control Spread	1 Year S&P 500 10% Daily Risk Control Spread	1 Year S&P 500 Performance Triggered	1 Year S&P 500 Cap	1 Year S&P 500 Participation
Lincoln OptiBlend® 5*									
Premium < \$100K									
4.90%	175.00%	220.00%	250.00%	160.00%	1.00%	0.50%	9.25%	10.25%	40.00%
Premium ≥ \$100K									
5.15%	200.00%	245.00%	275.00%	185.00%	0.75%	0.25%	10.00%	11.25%	45.00%
Lincoln OptiBlend® 7*									
Premium < \$100K									
4.95%	175.00%	220.00%	250.00%	160.00%	1.00%	0.50%	9.30%	10.30%	40.00%
Premium ≥ \$100K									
5.20%	200.00%	245.00%	275.00%	185.00%	0.75%	0.25%	10.05%	11.30%	45.00%
Lincoln OptiBlend® 10*									
Premium < \$100K									
4.35%	200.00%	245.00%	275.00%	175.00%	1.00%	0.75%	8.50%	9.75%	35.00%
Premium ≥ \$100K									
4.60%	225.00%	270.00%	300.00%	200.00%	0.75%	0.50%	9.10%	10.25%	40.00%

Fixed annuities

	Premium	Guarantee period ³	
		5 years	7 years
Lincoln MYGuaranteeSM Plus* (Interest rates are guaranteed for the entire period ³)	< \$100K	4.50%	4.55%
	≥ \$100K	5.00%	5.05%

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.

**Lincoln OptiBlend*® rates may differ in California. Please see California-specific rate sheet. *Lincoln MYGuarantee*™ Plus is not available in California, New York.

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 1 Year BlackRock Dynamic Allocation Participation Plus includes an annual charge of 1% for a higher participation rate. The fee is based on the amount allocated to the account, and is deducted at the beginning of the indexed term. Subject to firm approval.

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

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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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 contract 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 contract 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.

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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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.**

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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.