

Annuity Rate Sheet

Fixed indexed annuities

Effective for applications signed on or after 1/17/23.¹

Premium	Fixed Account ²	1 Year BlackRock Dynamic Allocation Participation	1 Year BlackRock Dynamic Allocation Participation Plus (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	Surrender charges ³ (MVA may apply)
Lincoln OptiBlend[®] 5											
< \$100K	4.55% ▼	175.00%	220.00%	250.00%	160.00%	2.00% ▲	0.50%	8.25% ▼	9.25% ▼	40.00%	5 years: 9, 8, 7, 6, 5%
≥ \$100K	4.80% ▼	200.00%	245.00%	275.00%	185.00%	1.50% ▲	0.25%	9.25% ▼	10.25% ▼	45.00%	
Lincoln OptiBlend[®] 7											
< \$100K	4.55% ▼	175.00%	220.00%	250.00%	160.00%	2.00% ▲	0.50%	8.30% ▼	9.30% ▼	40.00%	7 years: 9, 8, 7, 6, 5, 4, 3%
≥ \$100K	4.80% ▼	200.00%	245.00%	275.00%	185.00%	1.50% ▲	0.25%	9.05% ▼	10.30% ▼	45.00%	
Lincoln OptiBlend[®] 10											
< \$100K	4.00% ▼	175.00% ▼	220.00% ▼	250.00% ▼	175.00%	2.25% ▲	0.75%	7.50% ▼	8.75% ▼	35.00%	10 years: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1%
≥ \$100K	4.25% ▼	200.00% ▼	245.00% ▼	275.00% ▼	200.00%	2.00% ▲	0.50%	8.25% ▼	9.25% ▼	40.00%	

*1 Year BlackRock Dynamic Allocation Participation Plus includes an annual fee 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. *Lincoln OptiBlend[®]* is not available in NY.

Minimum premium: \$10,000 nonqualified, qualified; \$50 additional. Subsequent premiums are allocated to the Fixed Account until the end of the contract year, when money can be reallocated.

Lincoln OptiBlend[®] continued on next page for California-specific rates.

Fixed annuities

Premium	Guarantee period ⁴		Surrender charges (MVA may apply)
	5 years	7 years	
Lincoln MYGuaranteeSM Plus (Interest rates are guaranteed for the entire period ¹)			
< \$100K	3.50% ▼	3.50% ▼	5 years: 7, 7, 6, 5, 4%
≥ \$100K	4.00% ▼	4.00% ▼	7 years: 7, 7, 6, 5, 4, 3, 2%

Lincoln MYGuaranteeSM Plus is not available in California or New York.

Note: Arrows indicate a change from the previous rate announcement.

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.

Insurance products issued by:
The Lincoln National Life Insurance Company

California rates

Premium	Fixed Account ²	1 Year BlackRock Dynamic Allocation Participation	1 Year BlackRock Dynamic Allocation Participation Plus (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	Surrender charges ³
Lincoln OptiBlend® 5											
< \$100K	4.20% ▼	165.00%	210.00%	225.00%	150.00%	2.00% ▲	0.75%	8.00% ▼	9.00% ▼	35.00%	5 years: 9.25, 8.25, 7.25, 6.25, 5.20%
≥ \$100K	4.45% ▼	190.00%	235.00%	250.00%	175.00%	1.50% ▲	0.50%	8.50% ▼	9.50% ▼	40.00%	
Lincoln OptiBlend® 7											
< \$100K	4.25% ▼	170.00%	215.00%	225.00%	155.00%	2.00% ▲	0.75%	8.05% ▼	9.05% ▼	35.00%	7 years: 9.25, 8.25, 7.25, 6.25, 5.20, 4.20, 3.15%
≥ \$100K	4.50% ▼	195.00%	240.00%	250.00%	180.00%	1.50% ▲	0.50%	8.55% ▼	9.55% ▼	40.00%	
Lincoln OptiBlend® 10											
< \$100K	3.65% ▼	150.00% ▼	200.00% ▼	200.00%	160.00%	2.25% ▲	1.00%	7.00%	8.00% ▼	30.00%	10 years: 9.25, 8.25, 7.25, 6.25, 5.20, 4.20, 3.15, 2.10, 1.05, 0%
≥ \$100K	3.90% ▼	175.00% ▼	225.00% ▼	225.00%	185.00%	2.00% ▲	0.75%	7.50%	8.50% ▼	35.00%	

* 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.

California rates apply to contracts issued in California only.

Minimum premium: \$10,000 nonqualified, qualified; \$50 additional. Subsequent premiums are allocated to the Fixed Account until the end of the contract year, when money can be reallocated.

ISSUE AGES (NONQUALIFIED AND QUALIFIED)

0–85; 0–80 for *Lincoln OptiBlend® 10*.

ANNUITIZATION

After fifth year, may annuitize over at least five years.

DEATH BENEFIT

Beneficiaries may receive the greatest of the account value, Guaranteed Minimum Cash Surrender Value, or Guaranteed Minimum Nonsurrender Value.

OTHER FEATURES AND BENEFITS

10% annual withdrawal without MVA or surrender charge, beginning year one; systematic withdrawals from Fixed Account; nursing home and terminal illness rider (subject to state availability).

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 The guaranteed minimum fixed interest rate will not be less than 0.10%. Fixed Account interest is credited and compounded daily. Guarantees are subject to the claims-paying ability of The Lincoln National Life Insurance Company.

³ Nonrolling surrender charge period with the addition of new premiums.

⁴ All guarantee periods may not be available at the same time.

Important information:

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult an independent professional as to any tax, accounting, or legal statements made herein.

After the surrender charge period, Lincoln reserves the right to not offer any of the indexed accounts.

Lincoln OptiBlend® fixed indexed annuities (contract form ICC1515-619 and state variations) and *Lincoln MYGuaranteeSM* Plus fixed annuities (contract form ICC18-625MVA 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.**

Waiver of Surrender Charges for Nursing Home Confinement Rider and Waiver of Surrender Charges for Terminal Illness Rider (form AE-119 (Rev 11/13) and form AE-170 (Rev 10/07), respectively, and state variations) may not be available in all states. Nursing Home Rider is not available in MA.

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.

The S&P 500® Index, the S&P 500® Daily Risk Control 5% Index and the S&P 500® Daily Risk Control 10% Index are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and have been licensed for use by The Lincoln National Life Insurance Company. Standard & Poor's®, S&P 500® and S&P 500® Daily Risk Control are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by The Lincoln National Life Insurance Company. The Lincoln National Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties makes any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index, the S&P 500® Daily Risk Control 5% Index, or the S&P 500® Daily Risk Control 10% Index.

The Fidelity AIM® Dividend Index (the "Index") is a product of Fidelity Product Services LLC ("FPS") and has been licensed for use by The Lincoln National Life Insurance Company and its affiliates and reinsurers ("Lincoln"). Fidelity is a registered trademark of FMR LLC. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs of Lincoln or any Lincoln annuity owner. Lincoln exercises sole discretion in determining whether and how the annuity will be linked to the value of the Index. FPS does not provide investment advice to owners of the annuity, and in no event shall any Lincoln annuity owner be deemed to be a client of FPS. Neither FPS nor any third party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, Index or market performance, annuities generally or the Lincoln annuity in particular, and Lincoln annuities are not sold, sponsored, endorsed or promoted by FPS or any other third party involved in, or related to, making or compiling the Index (including the Index calculation agent, as applicable). FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular use; does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto; and assumes no liability for errors, omissions, or interruptions of the Fidelity AIM® Dividend Index.

The BlackRock Dynamic Allocation Index is a product of BlackRock Index Services, LLC and has been licensed for use by The Lincoln National Life Insurance Company. BlackRock®, BlackRock Dynamic Allocation, and the corresponding logos are registered and unregistered trademarks of BlackRock. The Lincoln fixed indexed annuity is not sponsored, endorsed, sold or promoted by BlackRock Index Services, LLC, BlackRock, Inc., or any of its affiliates, or any of their respective third-party licensors (including the Index calculation agent, as applicable) (collectively, "BlackRock"). BlackRock has no obligation or liability in connection with the administration or marketing of the Lincoln fixed indexed annuity. BlackRock makes no representation or warranty, express or implied, to the owners of the Lincoln fixed indexed annuity or any member of the public regarding the advisability of investing in the Lincoln fixed indexed annuity or the ability of the BlackRock Dynamic Allocation Index to track general market performance. BlackRock does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto, nor does it have any liability for any errors, omissions or interruptions of the BlackRock Dynamic Allocation Index.

Products and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

For financial professional use only. Not for use with the public.

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

© 2023 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-4985635-100722

PDF 1/23 **Z109**

Order code: FA-ALL-RST003

