Lincoln Financial Group®

Lincoln OptiBlend®

Rate Sheet

Flexible premium deferred fixed indexed annuity

Effective for applications signed on or after 1/17/23.[1]

Premium	Fixed Account	1 Year BlackRock Dynamic Allocation Participation[2]	1 Year BlackRock Dynamic Allocation Participation Plus[2,3] (includes fee)	2 Year BlackRock Dynamic Allocation Participation[2]	1 Year Fidelity AIM Dividend Participation[2]	1 Year S&P 500 5% Daily Risk Control Spread[2]	1 Year S&P 500 10% Daily Risk Control Spread[2]	1 Year S&P 500 Performance Triggered[2]	1 Year S&P 500 Cap[2]	1 Year S&P 500 Participation[2]
Lincoln OptiBlend® 5										
< $100K	4.55%	175.00%	220.00%	250.00%	160.00%	2.00%	0.50%	8.25%	9.25%	40.00%
≥ $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%
≥ $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%
≥ $100K	4.25%	200.00%	245.00%	275.00%	200.00%	2.00%	0.50%	8.25%	9.25%	40.00%
	One-year guarantee[4]	One-year participation rate[5]	One-year participation rate[5]	Two-year participation rate[5]	One-year participation rate[5]	One-year interest spread[5]	One-year interest spread[5]	One-year specified rate[5]	One-year interest cap[5]	One-year participation rate[5]
	Credits an established fixed interest rate guaranteed for the first contract year; afterwards, renewal rates are declared annually.	At the end of the indexed term, the beginning and ending values of the BlackRock Dynamic Allocation Index are compared to calculate the percentage change. If the change is positive, the account is credited the percentage change multiplied by a participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited. 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.			At the end of the one-year indexed term, the beginning and ending values of the Fidelity AIM Dividend Index are compared to calculate the percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.	At the end of the one-year indexed term, the beginning and ending values of the S&P 500 Daily Risk Control 5% Index or the S&P 500 Daily Risk Control 10% Index are compared to calculate the percentage change. If the change is positive, your account is credited the full percentage change minus a spread. If the result is zero, negative, or less than the spread, your account is protected from loss but no interest will be credited.		At the end of the one-year indexed term, if the S&P 500 Index has a positive change or remains flat, your account is credited a specified rate. If it's negative, your account is protected from loss but no interest will be credited.	At the end of the one-year indexed term, the beginning and ending values of the S&P 500 Index are compared to calculate the percentage change. If the change is positive, your account is credited the full percentage change up to an interest cap. If the result is zero or negative, your account is protected from loss but no interest will be credited.	At the end of the one-year indexed term, the beginning and ending values of the S&P 500 Index are compared to calculate the percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

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. Rates in California may differ. Please see California-specific rate sheet.

Minimum accumulated contract value at the end of surrender charge period: 100% of premium accumulated at 0.10% annual growth (credited daily). This calculation is also used to determine the Guaranteed Minimum Nonsurrender Value, which is only available upon death or annuitization.

Please see the product-specific Client Guide, Fact Sheet, and Disclosure Statement for details on the product.

Withdrawals may be subject to a surrender charge (9% maximum) and a Market Value Adjustment.

[1] Interest rates, participation 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] Each indexed account features a specific crediting calculation and will not credit less than 0%. For complete calculation information, please refer to the *Lincoln OptiBlend*® Client Guide.

[3] Subject to firm approval.

[4] Fixed Account interest is credited and compounded daily. Guarantees are subject to the claims-paying ability of The Lincoln National Life Insurance Company.

[5] Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn (including amounts paid as a death benefit) before the end of an indexed term will not receive indexed interest for that indexed term.

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.

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.**

The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company's contractual obligations.

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.

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LCN-4978321-100322
POD 1/23 **Z109**
Order code: FA-OBRS-RST001

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