

# Annuity Rate Sheet

## Fixed indexed annuities

Effective for applications signed on or after 11/15/23.<sup>1</sup>

Fixed Account <sup>2</sup>	1 Year BlackRock Dynamic Allocation Participation	2 Year BlackRock Dynamic Allocation Participation	1 Year Fidelity AIM Dividend Participation	1 Year S&P 500 5% Daily Risk Control ER 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
<b>Lincoln OptiBlend® 5*</b>								
Premium < \$100K								
4.70%	200.00%	260.00%	165.00%	0.25%	0.25%	8.40%	9.60%	50.00%
Premium ≥ \$100K								
5.50%	225.00%	285.00%	190.00%	0.00%	0.00%	10.00%	11.00%	55.00%
<b>Lincoln OptiBlend® 7*</b>								
Premium < \$100K								
5.00%	200.00%	260.00%	165.00%	0.25%	0.25%	8.80%	9.80%	50.00%
Premium ≥ \$100K								
5.75%	225.00%	285.00%	190.00%	0.00%	0.00%	10.50%	11.50%	60.00%
<b>Lincoln OptiBlend® 10*</b>								
Premium < \$100K								
4.65%	225.00%	285.00%	200.00%	0.25%	0.25%	8.30%	9.40%	50.00%
Premium ≥ \$100K								
5.00%	250.00%	300.00%	225.00%	0.00%	0.00%	9.10%	10.40%	60.00%

**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.

<sup>1</sup> 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.

<sup>2</sup> Fixed Account interest rates are annual effective rates. Interest is credited daily to obtain an annual yield equal to the annual effective rate (assuming no withdrawals). Guarantees are subject to the claims-paying ability of The Lincoln National Life Insurance Company.

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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POD 11/23 **Z128**

**Order code: FA-FAROB-RST001**



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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This annuity does not participate directly in any stock or equity investment and does not include the purchase of shares of stock or an index. The indexed accounts use an outside market index as a benchmark for determining indexed account earnings. Any dividends paid on the stocks on which the index is based do not increase the annuity earnings. All payments and values provided by the contract, when based on performance of the indexed account, are not guaranteed to be equivalent to the benchmarking index. The composition of the index and the methodology used by the index to calculate its performance are not guaranteed and may be changed at any time by the index provider.

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.