

# Annuity Rate Sheet

## Fixed indexed annuities

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

Premium	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	Surrender charges <sup>3</sup> (MVA may apply)
<b>Lincoln OptiBlend<sup>®</sup> 5</b>										
< \$100K	4.70%	200.00%	260.00%	165.00%	0.25%	0.25%	8.40%	9.60%	50.00%	5 years: 9, 8, 7, 6, 5%
≥ \$100K	5.50%	225.00%	285.00%	190.00%	0.00%	0.00%	10.00%	11.00%	55.00%	
<b>Lincoln OptiBlend<sup>®</sup> 7</b>										
< \$100K	5.00%	200.00%	260.00%	165.00%	0.25%	0.25%	8.80%	9.80%	50.00%	7 years: 9, 8, 7, 6, 5, 4, 3%
≥ \$100K	5.75%	225.00%	285.00%	190.00%	0.00%	0.00%	10.50%	11.50%	60.00%	
<b>Lincoln OptiBlend<sup>®</sup> 10</b>										
< \$100K	4.65%	225.00%	285.00%	200.00%	0.25%	0.25%	8.30%	9.40%	50.00%	10 years: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1%
≥ \$100K	5.00%	250.00%	300.00%	225.00%	0.00%	0.00%	9.10%	10.40%	60.00%	

**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<sup>®</sup> continued on next page for California-specific rates.**

**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.

## California rates

Premium	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	Surrender charges <sup>3</sup>
<b>Lincoln OptiBlend<sup>®</sup> 5</b>										
< \$100K	4.60%	185.00%	235.00%	155.00%	0.25%	0.25%	8.25%	9.50%	40.00%	5 years: 9.25, 8.25, 7.25, 6.25, 5.20%
≥ \$100K	5.00%	210.00%	260.00%	180.00%	0.00%	0.00%	9.50%	10.00%	50.00%	
<b>Lincoln OptiBlend<sup>®</sup> 7</b>										
< \$100K	4.75%	185.00%	235.00%	160.00%	0.25%	0.25%	8.30%	9.55%	40.00%	7 years: 9.25, 8.25, 7.25, 6.25, 5.20, 4.20, 3.15%
≥ \$100K	5.25%	210.00%	260.00%	185.00%	0.00%	0.00%	9.75%	10.75%	55.00%	
<b>Lincoln OptiBlend<sup>®</sup> 10</b>										
< \$100K	4.30%	200.00%	235.00%	165.00%	0.25%	0.25%	7.55%	8.55%	40.00%	10 years: 9.25, 8.25, 7.25, 6.25, 5.20, 4.20, 3.15, 2.10, 1.05, 0%
≥ \$100K	4.75%	225.00%	260.00%	190.00%	0.00%	0.00%	8.55%	9.55%	55.00%	

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<sup>®</sup> 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).

<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.

<sup>3</sup> Nonrolling surrender charge period with the addition of new premiums. In California there is no MVA.

**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) 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.**

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.

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 Confinement 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.

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