



Lincoln OptiBlend[®] fixed indexed annuity

Effective for applications signed on or after 12/16/24.¹

Crediting strategy ²	Premium \$100K+			Premium less than \$100K		
	5 year	7 year	10 year	5 year	7 year	10 year
Fixed Account	3.90% ▼	4.00% ▼	4.05% ▼	3.40% ▼	3.50% ▼	3.55% ▼
1 Year S&P 500 Dual Trigger	7.00%	7.00%	7.00%	6.00%	6.00%	6.00%
1 Year S&P 500 Performance Triggered	7.50%	7.50%	7.50%	6.75%	6.75%	6.75%
1 Year S&P 500 10% Daily Risk Control Trigger	9.25%	9.25%	9.25%	8.25%	8.25%	8.25%
1 Year S&P 500 10% Daily Risk Control Trigger Lock	7.75% ³	7.50% ³	8.00% ⁴	6.25% ³	6.00% ³	6.50% ⁴
1 Year S&P 500 Cap	8.00%	8.25%	8.25%	7.00%	7.50%	7.50%
1 Year S&P 500 5% Daily Risk Control ER Spread	0.00%	0.00%	0.00%	0.25%	0.25%	0.25%
1 Year S&P 500 Participation	52.00%	50.00%	52.00%	45.00%	45.00%	47.00%
1 Year BlackRock Dynamic Allocation Participation	175.00%	175.00%	185.00%	150.00%	150.00%	155.00%

Arrows indicate a change from the previous rate announcement.

Lincoln OptiBlend[®] rates and surrender charges may differ in California. Please see California-specific rate sheet.

Availability of indexed accounts may vary by firm and state. After the surrender charge period, Lincoln reserves the right to not offer any of the indexed accounts.

Surrender charges (MVA may apply): 5 years: 9, 8, 7, 6, 5%; 7 years: 9, 8, 7, 6, 5, 4, 3%; 10 years: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1%

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.

¹ Fixed and indexed rates 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 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. Availability of indexed accounts may vary by firm and state. 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 Amounts withdrawn (including amounts paid as a death benefit) before the end of an indexed term will not receive indexed interest for that indexed term.

³ Offers a guaranteed rate determined by the surrender charge period. Funds can only be allocated at contract issue, and reallocated at the end of the guaranteed rate period.

⁴ For Lincoln OptiBlend[®] 10, the guaranteed rate period for the trigger lock is five years; after five years, a new five-year rate is declared. After two five-year terms, it terminates and funds can be reallocated. Funds can only be allocated at contract issue.

Insurance products issued by:
The Lincoln National Life Insurance Company

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



Your tomorrow.
Our priority.™

Issue ages (nonqualified and qualified)

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

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.

Death benefit

Beneficiaries will 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).

Important information:

Lincoln Financial® 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.

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 for contracts issued in Massachusetts.

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 ("SPDJ"), and have been licensed for use by The Lincoln National Life Insurance Company. Standard & Poor's®, S&P®, 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 make 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 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

©2024 Lincoln National Corporation

LincolnFinancial.com

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

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

LCN-7012751-091224

PDF 12/24 Z144

Order code: FA-FAROB-RST001