



Lincoln OptiBlend[®] fixed indexed annuity

Effective for applications signed on or after 12/15/25.¹

Crediting strategy	Premium \$100K+			Premium less than \$100K		
	5 year	7 year	10 year	5 year	7 year	10 year
Fixed Account	4.00%	4.00% ▼	4.20% ▼	3.50%	3.80% ▼	4.00%
1 Year S&P 500 Dual Trigger	6.75%	6.75% ▼	7.00%	6.00%	6.00%	6.00%
1 Year S&P 500 Performance Triggered	7.50%	7.55% ▼	7.75% ▼	6.75%	7.00%	7.00%
1 Year S&P 500 10% Daily Risk Control Trigger	9.00%	9.25% ▼	9.40% ▼	8.00%	8.50%	8.55%
1 Year S&P 500 10% Daily Risk Control Trigger Lock	8.00% ¹	8.25% ¹	8.30% ²	6.65% ¹	6.65% ¹	6.85% ²
1 Year S&P 500 Cap	8.50%	9.00% ▼	9.05% ▼	7.50%	8.25%	8.25%
1 Year S&P 500 Cap Lock	7.50% ¹	7.75% ¹ ▼	8.05% ²	6.50% ¹	7.00% ¹	7.05% ²
1 Year S&P 500 Participation	52.00%	55.00%	55.00%	45.00%	50.00%	50.00%
1 Year Capital Group Dividend Value ETF Participation	52.00% ▲	55.00% ▲	55.00% ▲	45.00% ▲	50.00% ▲	50.00% ▲
1 Year Nasdaq Priva Participation	115.00%	120.00%	125.00%	95.00%	105.00%	110.00%
Multi-Year S&P 500 Participation	75.00% ¹	80.00% ¹	82.00% ²	65.00% ¹	70.00% ¹	75.00% ²
Multi-Year S&P 500 10% Daily Risk Control Participation	150.00% ¹	160.00% ¹	170.00% ²	140.00% ¹	150.00% ¹	160.00% ²

Arrows indicate a change from the previous rate announcement.

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%

Rates are declared by The Lincoln National Life Insurance Company at its discretion. The rates you receive on your contract effective date are subject to any rate hold procedures.

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.

Lincoln OptiBlend® California-specific rates

Crediting strategy	Premium \$100K+			Premium less than \$100K		
	5 year	7 year	10 year	5 year	7 year	10 year
Fixed Account	3.85%	3.85% ▼	4.00% ▼	3.50%	3.50% ▼	3.85%
1 Year S&P 500 Dual Trigger	6.50%	6.50%	6.50%	5.25%	5.50%	5.50%
1 Year S&P 500 Performance Triggered	7.25%	7.25% ▼	7.60% ▼	6.00%	6.25%	6.50%
1 Year S&P 500 10% Daily Risk Control Trigger	8.50%	9.00% ▼	9.40% ▼	7.75%	7.75%	8.25%
1 Year S&P 500 10% Daily Risk Control Trigger Lock	7.25% ¹	8.00% ¹	8.25% ²	5.75% ¹	6.25% ¹	6.50% ²
1 Year S&P 500 Cap	8.25%	8.75% ▼	8.85% ▼	7.25%	7.25%	7.50%
1 Year S&P 500 Cap Lock	7.00% ¹	7.50% ¹	7.75% ²	5.50% ¹	6.25% ¹	6.50% ²
1 Year S&P 500 Participation	50.00%	50.00%	53.00%	40.00%	45.00%	45.00%
1 Year Capital Group Dividend Value ETF Participation	50.00% ▲	50.00% ▲	53.00% ▲	40.00% ▲	45.00% ▲	45.00% ▲
1 Year Nasdaq Priva Participation	110.00%	120.00%	120.00%	90.00%	105.00%	105.00%
Multi-Year S&P 500 Participation	70.00%	75.00% ¹	80.00% ²	55.00% ¹	65.00% ¹	70.00% ²
Multi-Year S&P 500 10% Daily Risk Control Participation	150.00%	160.00% ¹	170.00% ²	130.00% ¹	140.00% ¹	150.00% ²

California rates apply to contracts issued in California only.

California surrender charges: 5 years: 9.25, 8.25, 7.25, 6.25, 5.20%; 7 years: 9.25, 8.25, 7.25, 6.25, 5.20, 4.20, 3.15%; 10 years: 9.25, 8.25, 7.25, 6.25, 5.20, 4.20, 3.15, 2.10, 1.05, 0%

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).

Fixed and indexed rates are based on product/contract features, 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.

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.

¹ 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 (trigger lock or cap lock) or indexed term (multi-year participation).

² For *Lincoln OptiBlend*® 10, trigger lock, cap lock, and multi-year participation accounts offer a guaranteed rate for the initial 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.



Your tomorrow.
Our priority.®

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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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 benchmark for determining indexed account earnings. Any dividends paid on the stocks on which the benchmark 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 benchmark. The composition of the benchmark and the methodology used by the benchmark to calculate its performance are not guaranteed and may be changed at any time by the benchmark 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.

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