



Lincoln OptiBlend[®] fixed indexed annuity

Effective for applications signed on or after 10/15/25.¹

| Crediting strategy | Premium \$100K+ | | | Premium less than \$100K | | |
|---|-----------------|---------|----------------------|--------------------------|---------|----------------------|
| | 5 Year | 7 Year | 10 Year | 5 Year | 7 Year | 10 Year |
| Fixed Account | 4.15% | 4.30% | 4.30% | 3.55% | 4.20% | 4.20% |
| 1 Year S&P 500 Dual Trigger | 6.75% | 7.00% | 7.00% | 6.00% | 6.00% | 6.00% |
| 1 Year S&P 500 Performance Triggered | 7.75% | 7.85% | 7.90% | 6.75% | 7.00% | 7.00% |
| 1 Year S&P 500 10% Daily Risk Control Trigger | 9.50% | 9.75% | 9.90% | 8.25% | 8.50% | 8.75% |
| 1 Year S&P 500 10% Daily Risk Control Trigger Lock | 8.00% | 8.25% | 8.50% ² | 6.65% | 6.65% | 6.85% ² |
| 1 Year S&P 500 Cap | 8.50% | 9.50% | 9.55% | 7.50% | 8.25% | 8.50% |
| 1 Year S&P 500 Cap Lock | 7.50% | 8.00% | 8.05% ² | 6.50% | 7.00% | 7.05% ² |
| 1 Year S&P 500 Participation | 55.00% | 58.00% | 60.00% | 45.00% | 50.00% | 55.00% |
| 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% | 80.00% | 82.00% ² | 65.00% | 70.00% | 75.00% ² |
| Multi-Year S&P 500 10% Daily Risk Control Participation | 150.00% | 160.00% | 170.00% ² | 140.00% | 150.00% | 160.00% ² |

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.

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 For Lincoln OptiBlend[®] 10, the 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, the accounts terminate. See page 2 for more information.

Insurance products issued by:
The Lincoln National Life Insurance Company
For use with the general public.

Words to know

■ Fixed Account¹

Credits an established rate guaranteed for the first contract year; afterwards, renewal rates are declared annually.

■ Cap²

At the end of the one-year indexed term, the beginning and ending values of the 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.

Cap lock 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.³

■ Dual Trigger²

At the end of the one-year indexed term, if the index has a positive change or remains flat, your account is credited the trigger rate. If the index change is negative by less than the value of the trigger rate, the difference is credited. If the index is negative by the value of the trigger rate or more, your account is protected from loss, but no interest will be credited.

■ Participation²

At the end of the applicable indexed term, the beginning and ending values of the 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.

Multi-year participation offers a guaranteed rate determined by the surrender charge period. Funds can only be allocated at contract issue, and reallocated after the five- or seven-year indexed term.³

■ Trigger²

At the end of the one-year indexed term, if the 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.

Trigger lock 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.³

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 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.

² 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 For *Lincoln OptiBlend*[®] 10, funds can be reallocated after the initial five years. If no reallocation is made, the accounts will auto-renew and a new five-year rate is declared. After two five-year terms, it terminates and funds can be reallocated.



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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Order code: FA-OBRS-RST001

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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.**

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.

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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