

Lincoln OptiBlend®

Rate Sheet

Flexible premium deferred fixed indexed annuity

Effective for applications signed on or after 7/1/22.¹

Fixed Account	1 Year BlackRock Dynamic Allocation Participation ²	1 Year BlackRock Dynamic Allocation Participation Plus ^{2,3} (includes fee)	2 Year BlackRock Dynamic Allocation Participation ²	1 Year Fidelity AIM Dividend Participation ²	1 Year S&P 500 5% Daily Risk Control Spread ²	1 Year S&P 500 Cap ²	1 Year S&P 500 Participation ²
Lincoln OptiBlend® 5							
Premium < \$100K							
3.90%	150.00%	195.00%	200.00%	150.00%	0.50%	8.40%	35.00%
Premium ≥ \$100K							
4.15%	175.00%	220.00%	250.00%	175.00%	0.25%	8.90%	40.00%
Lincoln OptiBlend® 7							
Premium < \$100K							
3.90%	150.00%	195.00%	200.00%	150.00%	0.50%	8.45%	35.00%
Premium ≥ \$100K							
4.15%	175.00%	220.00%	250.00%	175.00%	0.25%	8.95%	40.00%
Lincoln OptiBlend® 10							
Premium < \$100K							
4.00%	175.00%	220.00%	225.00%	175.00%	0.50%	8.50%	35.00%
Premium ≥ \$100K							
4.25%	200.00%	245.00%	275.00%	200.00%	0.25%	9.00%	40.00%
One-year guarantee ⁴	One-year participation rate ⁵	One-year participation rate ⁵	Two-year participation rate ⁵	One-year participation rate ⁵	One-year interest spread ⁵	One-year interest cap ⁵	One-year participation rate ⁵
Credits an established fixed interest rate guaranteed for the first contract year; afterwards, renewal rates are declared annually.	At the end of the indexed term, the beginning and ending values of the BlackRock Dynamic Allocation 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. 1 Year BlackRock Dynamic Allocation Participation Plus includes an annual fee of 1% for a higher participation rate. The fee is based on the amount allocated to the account, and is deducted at the beginning of the indexed term.		At the end of the one-year indexed term, the beginning and ending values of the FidelityAIM DividendIndex are compared to calculate the percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.	After a one-year term, the beginning and ending values of the S&P 500 Daily Risk Control 5% Index are calculated for a percentage change. If the change is positive, your account is credited the full percentage change minus a spread. If the result is zero or negative, your account is protected from loss but no interest will be credited.	At the end of the one-year indexed term, the beginning and ending values of the S&P 500 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.	At the end of the one-year indexed term, the beginning and ending values of the S&P 500 Index are compared to calculate the percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.	

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.

Insurance products issued by: The Lincoln National Life Insurance Company

For use with the general public.

Lincoln OptiBlend® 5

Rate Sheet – California use only

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Lincoln OptiBlend® 5

Premium < \$100K

3.25%	120.00%	165.00%	175.00%	110.00%	1.00%	7.00%	25.00%
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Premium ≥ \$100K

3.75%	135.00%	180.00%	225.00%	135.00%	0.75%	7.50%	30.00%
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One-year guarantee ⁴	One-year participation rate ⁵	One-year participation rate ⁵	Two-year participation rate ⁵	One-year participation rate ⁵	One-year interest spread ⁵	One-year interest cap ⁵	One-year participation rate ⁵
Credits an established fixed interest rate guaranteed for the first contract year; afterwards, renewal rates are declared annually.	At the end of the indexed term, the beginning and ending values of the BlackRock Dynamic Allocation 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. 1 Year BlackRock Dynamic Allocation Participation Plus includes an annual fee of 1% for a higher participation rate. The fee is based on the amount allocated to the account, and is deducted at the beginning of the indexed term.			At the end of the one-year indexed term, the beginning and ending values of the Fidelity AIM Dividend Index are compared to calculate the percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.	At the end of the one-year indexed term, the beginning and ending values of the S&P 500 Daily Risk Control 5% Index are compared to calculate the percentage change. If the change is positive, your account is credited the full percentage change minus a spread. If the result is zero or negative, your account is protected from loss but no interest will be credited.	At the end of the one-year indexed term, the beginning and ending values of the S&P 500 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.	At the end of the one-year indexed term, the beginning and ending values of the S&P 500 Index are compared to calculate the percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

Rates apply to contracts issued in California only.

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Please see the product-specific Client Guide, Fact Sheet, and Disclosure Statement for complete details on the product.

Withdrawals may be subject to a surrender charge (9.25% maximum).

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The Lincoln National Life Insurance Company
For use with the general public.

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Lincoln OptiBlend® 7							
Premium < \$100K							
3.30%	120.00%	165.00%	175.00%	115.00%	1.00%	7.05%	25.00%
Premium ≥ \$100K							
3.80%	140.00%	185.00%	225.00%	140.00%	0.75%	7.55%	30.00%
Lincoln OptiBlend® 10							
Premium < \$100K							
3.35%	120.00%	165.00%	175.00%	115.00%	1.00%	7.10%	25.00%
Premium ≥ \$100K							
3.85%	140.00%	185.00%	225.00%	140.00%	0.75%	7.60%	30.00%
One-year guarantee ⁴	One-year participation rate ⁵	One-year participation rate ⁵	Two-year participation rate ⁵	One-year participation rate ⁵	One-year interest spread ⁵	One-year interest cap ⁵	One-year participation rate ⁵
Credits an established fixed interest rate guaranteed for the first contract year; afterwards, renewal rates are declared annually.	At the end of the indexed term, the beginning and ending values of the BlackRock Dynamic Allocation 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. 1 Year BlackRock Dynamic Allocation Participation Plus includes an annual fee of 1% for a higher participation rate. The fee is based on the amount allocated to the account, and is deducted at the beginning of the indexed term.	At the end of the indexed term, the beginning and ending values of the Fidelity AIM Dividend Index are compared to calculate the percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.	At the end of the one-year indexed term, the beginning and ending values of the S&P 500 Daily Risk Control 5% 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.	At the end of the one-year indexed term, the beginning and ending values of the S&P 500 Index are compared to calculate the percentage change. If the change is positive, your account is credited the full percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.	At the end of the one-year indexed term, the beginning and ending values of the S&P 500 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.	At the end of the one-year indexed term, the beginning and ending values of the S&P 500 Index are compared to calculate the percentage change. If the change is positive, your account is credited the full percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.	At the end of the one-year indexed term, the beginning and ending values of the S&P 500 Index are compared to calculate the percentage change. If the change is positive, your account is credited the full percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

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Please see the product-specific Client Guide, Fact Sheet, and Disclosure Statement for complete details on the product.

Withdrawals may be subject to a surrender charge (9.25% maximum). Product and features are subject to firm availability.