



Lincoln OptiBlend[®] fixed indexed annuity

Rates effective 07/27/2026

Crediting strategy	Premium \$100K+			Premium less than \$100K		
	5 Year	7 Year	10 Year	5 Year	7 Year	10 Year
Fixed Account	5.00%▲	4.85%▲	4.65%▲	4.40%▲	3.90%	3.90%▲
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	7.85%▲	7.65%▲	7.75%▲	7.00%▲	6.75%	7.00%
1 Year S&P 500 10% Daily Risk Control Trigger	10.00%▲	9.75%▲	9.55%	9.00%▲	8.50%	8.55%
1 Year S&P 500 10% Daily Risk Control Trigger Lock	8.75% ¹ ▲	8.00% ¹ ▲	8.35% ²	7.50% ¹ ▲	6.50% ¹	6.85% ²
1 Year S&P 500 Cap	10.00%▲	9.75%▲	9.75%▲	8.85%▲	8.00%	8.25%
1 Year S&P 500 Cap Lock	7.60% ¹	7.10% ¹	7.70% ²	6.60% ¹	6.35% ¹	7.05% ²
1 Year S&P 500 Participation	52.00%	52.00%	56.00%▲	45.00%	48.00%	50.00%
1 Year Capital Group Dividend Value ETF Participation	55.00%	55.00%	55.00%	45.00%	50.00%	50.00%
1 Year Nasdaq Priva Participation	110.00%	113.00%	122.00%	95.00%	100.00%	110.00%
Multi-Year S&P 500 Participation	80.00% ¹	85.00% ¹	82.00% ²	70.00% 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.

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

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	4.85%▲	4.40%▲	4.40%▲	3.50%▲	3.25%	3.85%
1 Year S&P 500 Dual Trigger	6.75%▲	6.25%	6.50%	5.25%	5.50%	5.50%
1 Year S&P 500 Performance Triggered	7.85%▲	7.00%	7.75%▲	6.00%	6.25%	6.50%
1 Year S&P 500 10% Daily Risk Control Trigger	10.00%▲	8.75%	9.25%	7.75%	7.75%	8.25%
1 Year S&P 500 10% Daily Risk Control Trigger Lock	8.75% ¹ ▲	7.25% ¹	8.10% ²	5.75% ¹	6.25% ¹	6.50% ²
1 Year S&P 500 Cap	10.00%▲	9.00%▲	9.00%▲	7.50%▲	7.00%	7.50%
1 Year S&P 500 Cap Lock	7.50% ¹	6.50% ¹	7.25% ²	5.50% ¹	6.00% ¹	6.50% ²
1 Year S&P 500 Participation	52.00%▲	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%	110.00%	115.00%	90.00%	95.00%	105.00%
Multi-Year S&P 500 Participation	80.00%▲	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.

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).

²For *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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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.

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 these are already afforded tax-deferred status.

The S&P 500® 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 ("SPDJI"), 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 or the S&P 500® Daily Risk Control 10% Index.

The Capital Group Dividend Value exchange-traded fund (CGDV ETF) serves as the benchmark used to calculate indexed interest for the associated indexed accounts.

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Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

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Lincoln MYGuaranteeSM Plus fixed annuity

Rates effective 07/27/2026

Guarantee period	Premium \$100K+	Premium less than \$100K
5 Year	5.00%	3.65%
7 Year	5.05%	3.65%
10 Year	5.25%	3.70%

The annual effective rates for your contract are based on the current rates at the time your application is submitted and are subject to any rate hold procedures. Electronic applications are required to submit business.



No auto-renewal of the surrender period



10% free withdrawals beginning in the first year



Accepts up to \$2M without prior Lincoln approval

Interest rates are based on product/contract features, and are declared by The Lincoln National Life Insurance Company at their 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. Rates are subject to change at any time without notice prior to purchases. All guarantee periods may not be available at the same time. Credits an established fixed interest rate guaranteed for the initial five, seven or ten contract years; afterwards, renewal rates are declared annually. Fixed 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.

Insurance products issued by:

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

Not insured by any federal government agency	Not a deposit	Not FDIC-insured
May go down in value	Not guaranteed by any bank or savings association	



Your tomorrow.
Our priority.SM

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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A fixed 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.

*Lincoln MYGuarantee*SM Plus fixed annuity (contract form ICC18-625MVA and state variations) is 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.**

The contract may be referred to as "policy."

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 benefit for contracts purchased in an IRA or other tax-qualified plan, since these are already afforded tax-deferred status.

Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

For use with the general public.