Lincoln OptiBlend® fixed indexed annuity

Rates effective 11/05/2026

	Premium $100K+			Premium less than $100K		
Crediting strategy	*5 Year*	*7 Year*	*10 Year*	*5 Year*	*7 Year*	*10 Year*
Fixed Account	6.00%▲	6.00%▲	6.00%	4.60%	4.10%	4.00%
1 Year S&P 500 Dual Trigger	7.75%▲	7.75%	7.80%	6.00%	6.00%	6.00%
1 Year S&P 500 Performance Triggered	8.50%▲	8.25%	8.75%▲	7.00%	6.75%	7.00%
1 Year S&P 500 10% Daily Risk Control Trigger	10.50%▲	10.25%	10.55%▲	9.00%	8.50%	8.55%
1 Year S&P 500 10% Daily Risk Control Trigger Lock	9.50%[1]▲	8.40%[1]	9.00%[2]	7.50%[1]	6.50%[1]	7.50%[2]
1 Year S&P 500 Cap	11.50%▲	11.00%▲	11.25%▲	9.25%	8.00%	8.25%
1 Year S&P 500 Cap Lock	9.00%[1]▲	8.00%[1]▲	9.00%[2]▲	7.00%[1]	6.50%[1]	7.05%[2]
1 Year S&P 500 Participation	62.00%▲	60.00%	60.00%	45.00%	48.00%	50.00%
1 Year Capital Group Dividend Value ETF Participation	62.50%▲	65.00%	65.00%	50.00%	50.00%	50.00%
1 Year Nasdaq Priva Participation	110.00%	125.00%▲	135.00%▲	95.00%	100.00%	110.00%
Multi-Year S&P 500 Participation	90.00%[1]▲	92.00%[1]▲	90.00%[2]	70.00%[1]	70.00%[1]	75.00%[2]
Multi-Year S&P 500 10% Daily Risk Control Participation	150.00%[1]	175.00%[1]	185.00%[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	6.00%▲	6.00%▲	6.00%	3.60%	3.65%	3.85%
1 Year S&P 500 Dual Trigger	7.75%▲	7.75%	7.80%	5.25%	5.50%	5.50%
1 Year S&P 500 Performance Triggered	8.50%▲	8.25%	8.75%▲	6.00%	6.25%	6.50%
1 Year S&P 500 10% Daily Risk Control Trigger	10.50%▲	10.25%	10.50%▲	7.75%	7.75%	8.25%
1 Year S&P 500 10% Daily Risk Control Trigger Lock	9.00%[1]	8.40%[1]	9.00%[2]	5.75%[1]	6.25%[1]	6.50%[2]
1 Year S&P 500 Cap	11.50%▲	11.00%▲	11.25%▲	7.50%	7.00%	7.50%
1 Year S&P 500 Cap Lock	9.00%[1]▲	8.00%[1]▲	9.00%[2]▲	5.50%[1]	6.00%[1]	6.50%[2]
1 Year S&P 500 Participation	58.00%	60.00%	60.00%	40.00%	45.00%	45.00%
1 Year Capital Group Dividend Value ETF Participation	63.00%▲	65.00%	65.00%	40.00%	45.00%	45.00%
1 Year Nasdaq Priva Participation	110.00%	125.00%▲	135.00%▲	90.00%	95.00%	105.00%
Multi-Year S&P 500 Participation	90.00%▲	92.00%[1]▲	90.00%[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]	185.00%[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).
[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.

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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.

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