Lincoln OptiBlend® fixed indexed annuity

Rates effective 09/15/2026

	Premium $100K+			Premium less than $100K		
Crediting strategy	5 Year	7 Year	10 Year	5 Year	7 Year	10 Year
Fixed Account	5.10%	5.15%	5.20%	4.50%	4.00%	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	8.00% ▲	8.00% ▲	8.10% ▲	7.00%	6.75%	7.00%
1 Year S&P 500 10% Daily Risk Control Trigger	10.00%	10.00%	10.15%	9.00%	8.50%	8.55%
1 Year S&P 500 10% Daily Risk Control Trigger Lock	8.85%[1] ▲	8.25%[1]	8.85%[2]	7.50%[1]	6.50%[1]	6.85%[2]
1 Year S&P 500 Cap	10.10% ▲	10.15%	10.25%	9.00%	8.00%	8.25%
1 Year S&P 500 Cap Lock	8.25%[1] ▲	7.50%[1] ▲	8.40%[2] ▲	7.00%[1]	6.35%[1]	7.05%[2]
1 Year S&P 500 Participation	58.00%	58.00%	60.00%	45.00%	48.00%	50.00%
1 Year Capital Group Dividend Value ETF Participation	60.00%	60.00%	60.00%	50.00%	50.00%	50.00%
1 Year Nasdaq Priva Participation	110.00%	115.00%	125.00%	95.00%	100.00%	110.00%
Multi-Year S&P 500 Participation	85.00%[1]	90.00%[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.

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

Lincoln OptiBlend® California-specific rates

	Premium $100K+			Premium less than $100K		
Crediting strategy	*5 Year*	*7 Year*	*10 Year*	*5 Year*	*7 Year*	*10 Year*
Fixed Account	**5.10%**	**5.15%**	**5.20%**	**3.50%**	**3.25%**	**3.85%**
1 Year S&P 500 Dual Trigger	**6.75%**	**6.25%**	**7.00%**	**5.25%**	**5.50%**	**5.50%**
1 Year S&P 500 Performance Triggered	**8.00%▲**	**8.00%▲**	**8.00%**	**6.00%**	**6.25%**	**6.50%**
1 Year S&P 500 10% Daily Risk Control Trigger	**10.00%**	**10.00%**	**10.15%**	**7.75%**	**7.75%**	**8.25%**
1 Year S&P 500 10% Daily Risk Control Trigger Lock	**8.85%**[1] **▲**	**7.25%**[1]	**8.85%**[2]	**5.75%**[1]	**6.25%**[1]	**6.50%**[2]
1 Year S&P 500 Cap	**10.10%▲**	**10.15%▲**	**10.25%**	**7.50%**	**7.00%**	**7.50%**
1 Year S&P 500 Cap Lock	**8.25%**[1] **▲**	**7.50%**[1] **▲**	**8.40%**[2] **▲**	**5.50%**[1]	**6.00%**[1]	**6.50%**[2]
1 Year S&P 500 Participation	**58.00%**	**58.00%**	**58.00%**	**40.00%**	**45.00%**	**45.00%**
1 Year Capital Group Dividend Value ETF Participation	**60.00%**	**60.00%**	**60.00%**	**40.00%**	**45.00%**	**45.00%**
1 Year Nasdaq Priva Participation	**110.00%**	**110.00%**	**125.00%**	**90.00%**	**95.00%**	**105.00%**
Multi-Year S&P 500 Participation	**85.00%**	**75.00%**[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%

Lincoln Financial

Lincoln MYGuarantee^{SM} Plus fixed annuity

Rates effective 09/15/2026

Guarantee period	Premium $100K+	Premium less than $100K
5 Year	**5.30%**	**3.65%**
7 Year	**5.45%**	**3.65%**

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 or seven 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	