Lincoln Financial Group®
You're In Charge®

Lincoln fixed annuity

Rate Sheets

Fixed indexed annuities

Effective for applications received on or after 11/1/19.[1]

	Premium	Fixed Account	1 Year S&P 500 Performance Triggered[1]	2 Year S&P 500 Cap[2]
Lincoln New Directions® 6 (Six-year fixed interest rate guarantee period)	< $100K	1.75%	3.00%	8.00%
	≥ $100K	2.00%	3.50%	8.50%▼
Lincoln New Directions® 8 (Eight-year fixed interest rate guarantee period)	< $100K	1.60%	2.70%	6.40%
	≥ $100K	1.75%	3.10%	8.20%

	Premium	Fixed Account	1 Year Fidelity AIM Dividend Participation[3]	1 Year S&P 500 5% Daily Risk Control Spread	1 Year S&P 500 Cap	1 Year S&P 500 Participation
Lincoln OptiBlend® 5	< $100K	1.70%	90.00%	2.30%	4.05%	32.00%
	≥ $100K	2.15%	100.00%	2.00%	5.00%	40.00%
Lincoln OptiBlend® 7	< $100K	1.45%	80.00%	3.50%	2.85%	30.00%
	≥ $100K	1.60%	85.00%	2.95%	4.00%	35.00%
Lincoln OptiBlend® 10	< $100K	1.40%	80.00%	2.80%	3.65%	30.00%
	≥ $100K	1.50%	100.00%	2.25%	4.50%	36.00%
Lincoln OptiBlend® Plus 6% premium bonus (For deposits received in years 1–4)	< $100K	1.00%	40.00%	5.10%	1.65%	11.00%
	≥ $100K	1.00%	40.00%	4.65%	2.45%	13.00%

	Premium	Fixed Account	1 Year S&P 500 Performance Triggered	1 Year S&P 500 Monthly Cap[4]	1 Year S&P 500 5% Daily Risk Control Spread[5]
Lincoln OptiChoice℠ 5	< $100K	1.45%	2.55%	1.15%	3.85%
	≥ $100K	1.60%	2.75%	1.15%	3.25%
Lincoln OptiChoice℠ 7	< $100K	1.55%	2.75%	1.25%	3.50%
	≥ $100K	1.65%	2.95%	1.30%	2.95%
Lincoln OptiChoice℠ 9	< $100K	1.55%	2.95%	1.30%	2.95%
	≥ $100K	1.75%	3.30%	1.40%	2.55%

Note: Arrows indicate a change from last month. Rate lock procedures vary by product line and transaction type. Please refer to the product-specific rate lock guidelines for complete details.

[1] Specified Rate for the initial one-year indexed term.
[2] Interest Cap for the initial two-year indexed term.
[3] Indexed account is not available in all states.
[4] Monthly Interest Cap for the initial one-year indexed term.
[5] Interest Spread for the initial one-year indexed term.
[6] All guarantee periods may not be available at the same time.
[7] Interest rates for subsequent guarantee periods may be higher or lower 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 agent or broker use only. Not for use with the public.

Fixed annuities

	Premium	Initial Interest Rate
Lincoln Long-Term Care℠ (Seven-year interest rate guarantee period)	All applicable premiums	1.25%

		Guarantee Period[6]		
	Premium	5 Years	7 Years	10 Years
Lincoln MYGuarantee℠ **Plus** (Interest rates are guaranteed for the entire period[7])	< $100K	2.00%	2.05%	2.10%
	≥ $100K	2.50%	2.20%	2.30%

Important information regarding rate holds for 1035 exchanges and qualified trustee-to-trustee transfers

Form ACORD 951 must be completed and submitted in order to be eligible for a rate hold on fixed indexed annuity rates for 1035 exchanges and qualified trustee-to-trustee transfers.

Contact your representative for more information.

NOTE: Applicable rates are determined by the date the policy (also known as contract) is issued. A policy will be issued on the issue date following receipt of the completed paperwork including premium and appropriate licensing and contracting information at the home office. **Interest is not credited between the date premium is received and the date the policy is issued.**

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult an independent advisor as to any tax, accounting, or legal statements made herein.

All interest rates are expressed as annual effective interest rates, except for indexed interest since it is credited at the end of an indexed term.

Rates are subject to change without prior notice. All products are not available in all states or firms. Check with your firm for approved product.

Lincoln New Directions® fixed indexed annuities (contract forms ICC17-622 or 94-523 and state variations), *Lincoln OptiBlend*® fixed indexed annuities (contract forms ICC1515-619 or 15-619 and state variations) and *Lincoln OptiChoice*℠ fixed indexed annuities (contract forms ICC1515-619 or 05-606 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.**

Lincoln Long-Term Care℠ Fixed Annuity (contract form 09-612 (with MVA) or 06-608 (no MVA) and state variations) with Long-Term Care Benefits Rider (form AE-227, and state variations), Long-Term Care Coverage Endorsement (form AE-235 and state variations) and Contract Amendment for Long-Term Care Benefits (form AE-236 and state variations) and *Lincoln MYGuarantee*℠ Plus fixed annuity (contract form 09-612MY 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.**

Contract may be referred to as "policy" or "certificate" in certain states (certificate may not be available in all states). The certificate is a group annuity certificate issued under a group annuity contract issued by The Lincoln National Life Insurance Company to a group annuity trust.

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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