

Annuity Rate Sheet

Fixed indexed annuities

Effective for applications signed on or after 4/15/21.¹

	Premium	Fixed Account	1 Year S&P 500 7.5% Daily Risk Control Participation ²	1 Year S&P 500 Cap	1 Year S&P 500 Performance Triggered	
Lincoln New Directions[®] 6 (six-year fixed interest rate guarantee period)	< \$100K	1.35% ▲	40.00% ▲	3.00% ▲	2.75% ▲	
	≥ \$100K	1.50% ▲	50.00% ▲	4.00% ▲	3.00% ▲	
Lincoln New Directions[®] 8 (eight-year fixed interest rate guarantee period)	< \$100K	1.85% ▲	60.00% ▲	3.75% ▲	3.00% ▲	
	≥ \$100K	2.00% ▲	70.00% ▲	4.50% ▲	3.50% ▲	

	Premium	Fixed Account	1 Year Fidelity AIM Dividend Participation	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	1.25% ▲	40.00% ▲	1.00% ▼	3.00% ▲	10.00%▲
	≥ \$100K	1.40% ▲	50.00% ▲	0.75% ▼	3.75% ▲	15.00%▲
Lincoln OptiBlend[®] 7	< \$100K	1.35% ▲	60.00% ▲	1.25% ▼	3.50% ▲	15.00%▲
	≥ \$100K	1.50% ▲	75.00% ▲	0.75% ▼	5.00% ▲	20.00%▲
Lincoln OptiBlend[®] 10	< \$100K	1.65% ▲	70.00% ▲	0.75% ▼	3.75% ▲	20.00%▲
	≥ \$100K	1.90% ▲	100.00% ▲	0.50% ▼	5.25% ▲	25.00%▲

Fixed annuities

	Premium	Guarantee period ³		
		5 years	7 years	10 years
Lincoln MYGuaranteeSM Plus (Interest rates are guaranteed for the entire period ³)	< \$100K	1.85% ▲	2.10% ▲	2.45% ▲
	≥ \$100K	2.00% ▲	2.15% ▲	2.50% ▲

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

¹ Rates, spreads, and caps are based on product/contract features (including death benefit options), 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.

² Indexed account is not available in CA and is pending in VI.

³ All guarantee periods may not be available at the same time.

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.

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

To “lock in” rates before a rate change, paperwork including the signed application, and the ACORD transfer form (ACORD951) must be received by Lincoln within 14 calendar days of the application signed date. Applications received beyond 14 calendar days from the application signed date will receive the then current rate.

NOTE: Applicable rates are determined by the date the 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 form ICC17-622 and state variations) and *Lincoln OptiBlend*[®] fixed indexed annuities (contract forms ICC1515-619 or 15-619 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.**

*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.**

Contract may be referred to as “policy” in certain states.

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.

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

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, the S&P 500 Daily Risk Control 7.5% Index, and the S&P 500 Daily Risk Control 5% 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[®], and S&P 500 Daily Risk Control 7.5%[™], and S&P 500 Daily Risk Control 5%[™] 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, S&P 500 Daily Risk Control 7.5%[™] Index or the S&P 500 Daily Risk Control 5% Index.

The Fidelity AIM[®] Dividend Index (the “Index”) is a product of Fidelity Product Services LLC (“FPS”) and has been licensed for use by The Lincoln National Life Insurance Company and its affiliates and reinsurers (“Lincoln”). Fidelity is a registered trademark of FMR LLC. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs of Lincoln or any Lincoln annuity owner. Lincoln exercises sole discretion in determining whether and how the annuity will be linked to the value of the Index. FPS does not provide investment advice to owners of the annuity, and in no event shall any Lincoln annuity owner be deemed to be a client of FPS. Neither FPS nor any third party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, Index or market performance, annuities generally or the Lincoln annuity in particular, and Lincoln annuities are not sold, sponsored, endorsed or promoted by FPS or any other third party involved in, or related to, making or compiling the Index (including the Index calculation agent, as applicable). FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular use; does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto; and assumes no liability for errors, omissions, or interruptions of the Fidelity AIM[®] Dividend Index.

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

For financial professional use only. Not for use with the public.

© 2021 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-3033505-040820

POD 4/21 **Z78**

Order code: FA-FAROB-RST001

