

# Lincoln OptiBlend®

## Rate Sheet

### Flexible premium deferred fixed indexed annuity

Effective for applications signed on or after 3/15/21.<sup>1</sup>

	Premium	Fixed Account	1 Year Fidelity AIM Dividend Participation <sup>2</sup>	1 Year S&P 500 5% Daily Risk Control Spread <sup>2</sup>	1 Year S&P 500 Cap <sup>2</sup>	1 Year S&P 500 Participation <sup>2</sup>
<i>Lincoln OptiBlend® 5</i>	< \$100K	1.00%	25.00%	3.25%	2.00%	8.00%
	≥ \$100K	1.00%	35.00%	3.00%	2.00%	9.00%
<i>Lincoln OptiBlend® 7</i>	< \$100K	1.00%	15.00%	4.25%	2.00%	8.00%
	≥ \$100K	1.00%	25.00%	4.00%	2.00%	9.00%
<i>Lincoln OptiBlend® 10</i>	< \$100K	1.15%	60.00%	1.00%	2.50%	10.00%
	≥ \$100K	1.40%	80.00%	0.80%	4.00%	15.00%

One-year guarantee<sup>3</sup>

Credits an established fixed interest rate guaranteed for the first contract year; afterwards, renewal rates are declared annually.

One-year participation rate<sup>4</sup>

After a one-year term, the beginning and ending values of the Fidelity AIM Dividend Index are calculated for a percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

One-year interest spread<sup>4</sup>

After a one-year term, the beginning and ending values of the S&P 500 Daily Risk Control 5% Index are calculated for a percentage change. If the change is positive, your account is credited the full percentage change minus a spread. If the result is zero or negative, your account is protected from loss but no interest will be credited.

One-year interest cap<sup>4</sup>

After a one-year term, the beginning and ending values of the S&P 500 Index are calculated for a percentage change. If the change is positive, your account is credited the full percentage change up to an interest cap. If the result is zero or negative, your account is protected from loss but no interest will be credited.

One-year participation rate<sup>4</sup>

After a one-year term, the beginning and ending values of the S&P 500 Index are calculated for a percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

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.

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**Minimum accumulated contract value at the end of surrender charge period:** 100% of premium accumulated at 0.10% annual growth (credited daily). This calculation is also used to determine the Guaranteed Minimum Nonsurrender Value, which is only available upon death or annuitization during the surrender charge period.

**Please see the product-specific Client Guide, Fact Sheet, and Disclosure Statement for complete details on the product.**

Withdrawals may be subject to a surrender charge (9% maximum) and a Market Value Adjustment.

<sup>1</sup>Interest rates, participation 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.

<sup>2</sup>Each indexed account features a specific crediting calculation and will not credit less than 0%. For complete calculation information, please refer to the *Lincoln OptiBlend*<sup>®</sup> Client Guide.

<sup>3</sup>Fixed Account interest is credited and compounded daily. Guarantees are subject to the claims-paying ability of The Lincoln National Life Insurance Company.

<sup>4</sup>Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn (including amounts paid as a death benefit) before the end of an indexed term will not receive indexed interest for that indexed term.

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

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**Order code: FA-OBRS-RST001**



# More growth potential

## With the 1 Year S&P 500 5% Daily Risk Control Spread

It can be challenging to safely grow your money when interest rates are at historical lows. The national average rate of short-term CDs, money market accounts, and savings accounts is less than one percent.<sup>1</sup>

So, how can you ensure your money is growing and will meet your future income goals, while getting the safety you expect from these cash-like options?

### Find better returns in today's low interest rate environment

A Lincoln fixed indexed annuity can help you get the safety you want with the potential for higher returns than other conservative products may provide. It has a crediting account option tied to the performance of the S&P 500 Daily Risk Control 5% Index called the 1 Year S&P 500 5% Daily Risk Control Spread.

#### Highlights of the index:

- Does not include bonds, and does include dividends
- Upside potential with less exposure to market fluctuations
- Participation in the performance of U.S. large-cap markets while managing volatility
- Designed to provide more stability than the S&P 500 Index
- The ticker symbol is SPXT5UT and the index launched September 10, 2009

On the right is a comparison of recent annual performance of the S&P 500 Daily Risk Control 5% Index and the S&P 500 Index. This shows how the indices can perform in different market conditions.<sup>2</sup>

S&P 500 Daily Risk Control 5% Index performance		S&P 500 Index performance	
2017	14.97%	2017	19.40%
2018	-0.05%	2018	-6.89%
2019	10.21%	2019	29.79%

#### How the S&P 500 Daily Risk Control 5% Index typically performs compared to the S&P 500 Index<sup>2</sup>

In **strong bull markets**, it typically lags S&P 500 Index performance. In **strong bear markets**, it typically outperforms. And in **flat markets**, it typically slightly outperforms or is even.

<sup>1</sup> Source: www.bankrate.com as of February 13, 2019.

<sup>2</sup> Source: S&P Dow Jones Indices LLC and Macrotrends LLC. Data is beginning of the year performance for 2017, 2018 and 2019. The S&P 500 Daily Risk Control 5% Index was launched on Sept. 10, 2009. The S&P 500 Index launched on March 4, 1957. Total Return in the USD version of the index is used. Past performance is no guarantee of future results.



For more information, contact your financial professional.

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# Fidelity AIM<sup>SM</sup> Dividend Index

Available with your Lincoln fixed indexed annuity

If you're looking to benefit from market upside potential with less exposure to market volatility, the Fidelity AIM Dividend Index may be a great option. Available with your fixed indexed annuity, the 1 Year Fidelity AIM Dividend Participation account is tied to the Fidelity AIM Dividend Index. It's managed by Fidelity, an asset manager with over 70 years of experience and one of the largest research teams in the industry.

The Fidelity AIM Dividend Index uses a set of rules that utilizes a dynamic asset allocation approach. It blends the appeal of high dividend stocks with the safety of U.S. Treasuries to help manage changes in the market and deliver a steady investment experience over time.

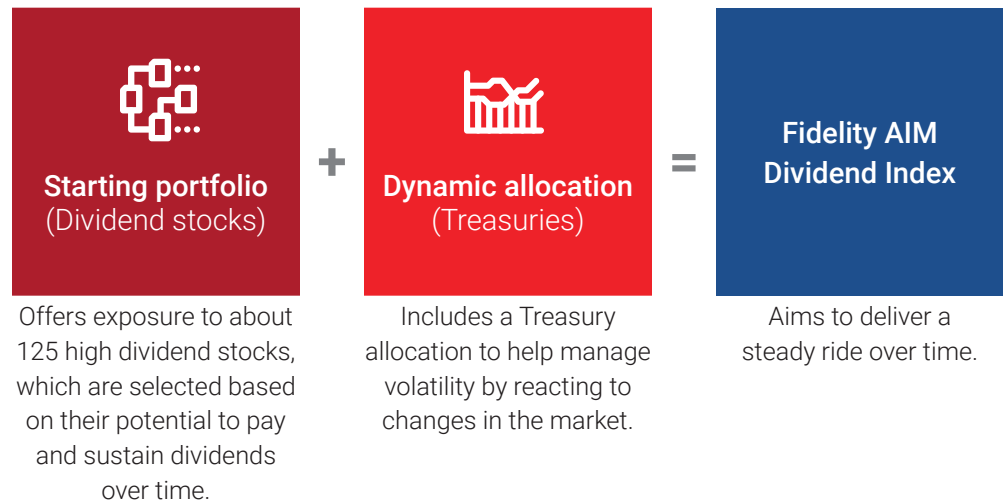
## Why dividends matter

~50%

Over the last 30 years, dividends represent a large portion of the total return of the S&P 500 Index.<sup>1</sup>

The equity component of the Fidelity AIM Dividend Index provides exposure to companies paying high and sustainable dividends, making them an attractive component of an investment portfolio.

## Dynamic asset allocation approach



Over the last 10 years, the Fidelity AIM Dividend Index has averaged returns of **7.05%**<sup>1,2</sup>

<sup>1</sup> Source: <https://institutional.fidelity.com/app/indices/IXXSC/Fidelity-AIM-Dividend-Index.html>, as of 1/2/20. Past performance is no guarantee of future results. It is not possible to invest directly in an index.

<sup>2</sup> Index inception was 7/31/19. Returns of the Fidelity AIM Dividend Index prior to inception represent hypothetical pre-inception index performance (PIP), and returns for time frames after this date reflect actual index performance. PIP is based on criteria applied retroactively with the benefit of hindsight and knowledge of factors that may have positively affected performance. Actual performance of the index may vary significantly from PIP data. The level of the Fidelity AIM Dividend Index is calculated on an excess return basis (net of a notional financing cost) and reflects the daily deduction of a fee of 0.50% per annum. The fee is not related to the annuity.

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Talk to your financial professional about the 1 Year Fidelity AIM<sup>SM</sup> Dividend Participation account available with your Lincoln fixed indexed annuity – designed to provide long-term stability with the opportunity for growth.

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