

Lincoln Level Advantage[®] indexed variable annuity

B-Share rates effective 1/15/22

Account Value Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	Uncapped	67.00%	40.00%	S&P 500 [®] Index	11.50%
Russell 2000 [®] Index	100.00%	50.00%	35.00%	Russell 2000 [®] Index	11.50%
MSCI EAFE Index	Uncapped	-	-	MSCI EAFE Index	7.00%
Capital Strength Index SM (First Trust)	Uncapped	85.00%	-	Capital Strength Index SM (First Trust)	9.00%

Guarantee of Principal Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	500.00%	62.00%	35.00%	S&P 500 [®] Index	11.00%
Russell 2000 [®] Index	90.00%	45.00%	30.00%	Russell 2000 [®] Index	11.00%
MSCI EAFE Index	500.00%	-	-	MSCI EAFE Index	6.50%
Capital Strength Index SM (First Trust)	500.00%	80.00%	-	Capital Strength Index SM (First Trust)	8.50%

WORDS TO KNOW

PERFORMANCE CAP

The most growth (or ceiling) you can earn for an indexed term. For annual lock accounts, it is the maximum percentage you can earn each year of the term.

PROTECTION LEVEL

The percentage loss that *Lincoln Level Advantage*[®] will absorb from a market downturn in the indexed accounts. If a market drop is in excess of the protection level, there is the risk of loss of principal.

Not all strategies are available in all states and firms.

Rates are declared by The Lincoln National Life Insurance Company at its discretion. The rates for your contract are based on the current rates at the time your application is received at Lincoln and are subject to any rate hold procedures. These rates apply for both new deposits and renewals.

Insurance products issued by:
The Lincoln National Life Insurance Company

An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices used are price return indices and do not reflect growth associated with dividends paid on the underlying stocks. Therefore, the performance of the index selected will be less than owning the actual securities tracked by the index. This difference in performance will compound and increase over time. The level of the index may reflect the deduction of an annual fee. See prospectus for details.

The S&P 500[®] Price Return Index tracks the stock performance of 500 large U.S. companies. This is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by The Lincoln National Life Insurance Company. Standard & Poor's[®], S&P[®] and S&P 500[®] are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global, or its affiliates ("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 product is 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 product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500[®] Price Return Index.

The Russell 2000[®] Price Return Index measures the stock performance of 2,000 small U.S. companies. The Russell 2000[®] Index (the "Index") is a trademark of Frank Russell Company ("Russell") and has been licensed for use by The Lincoln National Life Insurance Company. The *Lincoln Level Advantage*[®] B-Share indexed variable annuity is not in any way sponsored, endorsed, sold or promoted by Russell.

The MSCI EAFE Price Return Index follows the performance of large and mid-cap securities across 21 developed markets, including countries in Europe, Australasia and the Far East, excluding the U.S. and Canada. The securities referred to herein are not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such funds or securities, or any index on which such securities are based.

The Capital Strength Net Fee IndexSM measures 50 well-capitalized companies with strong market positions based on strong balance sheets, high liquidity, earnings growth and record of financial strength and profit growth with lower volatility. The securities referred to herein are not sponsored, endorsed or promoted by NASDAQ, and NASDAQ bears no liability with respect to any such funds or securities, or any index on which such securities are based.

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Lincoln Level Advantage[®] indexed variable annuity is a long-term investment product designed for retirement purposes. There are no explicit fees associated with the indexed-linked account options available. There are associated fees with the variable annuity subaccounts, which include a product charge, and administrative fees. Annuities are subject to market risk including loss of principal. Withdrawals are subject to ordinary income tax treatment and, if taken prior to age 59½ in nonqualified contracts, may be subject to an additional 10% federal tax.

Indexed-linked variable annuity products are complex insurance and investment vehicles and are subject to surrender charges and interim value calculations for any withdrawals during the term. Please reference the prospectus for information about the levels of protection available and other important product information.

The risk of loss occurs each time you move into a new indexed account after the end of an indexed term. The protection level option selected in the indexed account helps protect you from some downside risk. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels that vary based on the index and term selected are subject to change and may not be available with every option. Please see the prospectus for details.

Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable prospectuses for the variable annuity and its underlying investment options contain this and other important information. Please call 877-534-4357 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.

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All contract and rider guarantees, including those for optional benefits, payment from the indexed accounts, or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer or insurance agency from which this annuity is purchased, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

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There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Not available in New York.

For use with the general public.

Lincoln Level Advantage[®] indexed variable annuity

B-Share rates effective 2/1/22

Account Value Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	Uncapped	80.00%	50.00%	S&P 500 [®] Index	13.50%
Russell 2000 [®] Index	100.00%	65.00%	35.00%	Russell 2000 [®] Index	12.50%
MSCI EAFE Index	Uncapped	-	-	MSCI EAFE Index	9.00%
Capital Strength Index SM (First Trust)	Uncapped	150.00%	-	Capital Strength Index SM (First Trust)	11.50%

Guarantee of Principal Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	500.00%	75.00%	45.00%	S&P 500 [®] Index	13.00%
Russell 2000 [®] Index	90.00%	60.00%	30.00%	Russell 2000 [®] Index	12.00%
MSCI EAFE Index	500.00%	-	-	MSCI EAFE Index	8.50%
Capital Strength Index SM (First Trust)	500.00%	105.00%	-	Capital Strength Index SM (First Trust)	11.00%

WORDS TO KNOW

PERFORMANCE CAP

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PROTECTION LEVEL

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There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Not available in New York.

For use with the general public.

Lincoln Level Advantage[®] indexed variable annuity

B-Share rates effective 2/22/22

Account Value Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	Uncapped	90.00%	50.00%	S&P 500 [®] Index	13.50%
Russell 2000 [®] Index	100.00%	70.00%	35.00%	Russell 2000 [®] Index	12.50%
MSCI EAFE Index	Uncapped	-	-	MSCI EAFE Index	9.00%
Capital Strength Index SM (First Trust)	Uncapped	150.00%	-	Capital Strength Index SM (First Trust)	11.50%

Guarantee of Principal Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	500.00%	80.00%	45.00%	S&P 500 [®] Index	13.00%
Russell 2000 [®] Index	90.00%	65.00%	30.00%	Russell 2000 [®] Index	12.00%
MSCI EAFE Index	500.00%	-	-	MSCI EAFE Index	8.50%
Capital Strength Index SM (First Trust)	500.00%	105.00%	-	Capital Strength Index SM (First Trust)	11.00%

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Lincoln Level Advantage[®] indexed variable annuity

B-Share rates effective 3/15/22

Account Value Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	Uncapped	100.00%	50.00%	S&P 500 [®] Index	13.50%
Russell 2000 [®] Index	100.00%	70.00%	35.00%	Russell 2000 [®] Index	12.50%
MSCI EAFE Index	Uncapped	-	-	MSCI EAFE Index	9.00%
Capital Strength Index SM (First Trust)	Uncapped	150.00%	-	Capital Strength Index SM (First Trust)	11.50%

Guarantee of Principal Death Benefit

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B-Share rates effective 4/18/22

Account Value Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	Uncapped	155.00%	50.00%	S&P 500 [®] Index	13.50%
Russell 2000 [®] Index	100.00%	80.00%	35.00%	Russell 2000 [®] Index	12.50%
MSCI EAFE Index	Uncapped	-	-	MSCI EAFE Index	9.00%
Capital Strength Index SM (First Trust)	Uncapped	250.00%	-	Capital Strength Index SM (First Trust)	11.50%

Guarantee of Principal Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	500.00%	135.00%	45.00%	S&P 500 [®] Index	13.00%
Russell 2000 [®] Index	90.00%	75.00%	30.00%	Russell 2000 [®] Index	12.00%
MSCI EAFE Index	500.00%	-	-	MSCI EAFE Index	8.50%
Capital Strength Index SM (First Trust)	500.00%	200.00%	-	Capital Strength Index SM (First Trust)	11.00%

WORDS TO KNOW

PERFORMANCE CAP

The most growth (or ceiling) you can earn for an indexed term. For annual lock accounts, it is the maximum percentage you can earn each year of the term.

PROTECTION LEVEL

The percentage loss that *Lincoln Level Advantage[®]* will absorb from a market downturn in the indexed accounts. If a market drop is in excess of the protection level, there is the risk of loss of principal.

Not all strategies are available in all states and firms.

Rates are declared by The Lincoln National Life Insurance Company at its discretion. The rates for your contract are based on the current rates at the time your application is received at Lincoln and are subject to any rate hold procedures. These rates apply for both new deposits and renewals.

Insurance products issued by:
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An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices used are price return indices and do not reflect growth associated with dividends paid on the underlying stocks. Therefore, the performance of the index selected will be less than owning the actual securities tracked by the index. This difference in performance will compound and increase over time. The level of the index may reflect the deduction of an annual fee. See prospectus for details.

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The Capital Strength Net Fee IndexSM measures 50 well-capitalized companies with strong market positions based on strong balance sheets, high liquidity, earnings growth and record of financial strength and profit growth with lower volatility. The securities referred to herein are not sponsored, endorsed or promoted by NASDAQ, and NASDAQ bears no liability with respect to any such funds or securities, or any index on which such securities are based.

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Order code: PRI-LVBSH-RST001



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Lincoln Level Advantage® indexed variable annuity is a long-term investment product designed for retirement purposes. There are no explicit fees associated with the indexed-linked account options available. There are associated fees with the variable annuity subaccounts, which include a product charge, and administrative fees. Annuities are subject to market risk including loss of principal. Withdrawals are subject to ordinary income tax treatment and, if taken prior to age 59½ in nonqualified contracts, may be subject to an additional 10% federal tax.

Indexed-linked variable annuity products are complex insurance and investment vehicles and are subject to surrender charges and interim value calculations for any withdrawals during the term. Please reference the prospectus for information about the levels of protection available and other important product information.

The risk of loss occurs each time you move into a new indexed account after the end of an indexed term. The protection level option selected in the indexed account helps protect you from some downside risk. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels that vary based on the index and term selected are subject to change and may not be available with every option. Please see the prospectus for details.

Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable prospectuses for the variable annuity and its underlying investment options contain this and other important information. Please call 877-534-4357 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.

Lincoln Level Advantage® indexed variable annuities (contract form 30070-B and state variations, contract form 30070-BID in Idaho) 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.**

All contract and rider guarantees, including those for optional benefits, payment from the indexed accounts, or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer or insurance agency from which this annuity is purchased, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

This product and the components and features contained within are not available in all states or firms. Please reach out to your registered representative for more details on state approvals and firm guidelines.

There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Not available in New York.

For use with the general public.

Lincoln Level Advantage[®] indexed variable annuity

B-Share rates effective 5/17/22

Account Value Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	Uncapped	155.00%	75.00%	S&P 500 [®] Index	13.50%
Russell 2000 [®] Index	100.00%	80.00%	35.00%	Russell 2000 [®] Index	12.50%
MSCI EAFE Index	Uncapped	-	-	MSCI EAFE Index	9.00%
Capital Strength Index SM (First Trust)	Uncapped	250.00%	-	Capital Strength Index SM (First Trust)	11.50%

Guarantee of Principal Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	500.00%	135.00%	70.00%	S&P 500 [®] Index	13.00%
Russell 2000 [®] Index	90.00%	75.00%	30.00%	Russell 2000 [®] Index	12.00%
MSCI EAFE Index	500.00%	-	-	MSCI EAFE Index	8.50%
Capital Strength Index SM (First Trust)	500.00%	200.00%	-	Capital Strength Index SM (First Trust)	11.00%

WORDS TO KNOW

PERFORMANCE CAP

The most growth (or ceiling) you can earn for an indexed term. For annual lock accounts, it is the maximum percentage you can earn each year of the term.

PROTECTION LEVEL

The percentage loss that *Lincoln Level Advantage*[®] will absorb from a market downturn in the indexed accounts. If a market drop is in excess of the protection level, there is the risk of loss of principal.

Not all strategies are available in all states and firms.

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Insurance products issued by:
The Lincoln National Life Insurance Company

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The Russell 2000® Price Return Index measures the stock performance of 2,000 small U.S. companies. The Russell 2000® Index (the "Index") is a trademark of Frank Russell Company ("Russell") and has been licensed for use by The Lincoln National Life Insurance Company. The *Lincoln Level Advantage*® B-Share indexed variable annuity is not in any way sponsored, endorsed, sold or promoted by Russell.

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The Capital Strength Net Fee IndexSM measures 50 well-capitalized companies with strong market positions based on strong balance sheets, high liquidity, earnings growth and record of financial strength and profit growth with lower volatility. The securities referred to herein are not sponsored, endorsed or promoted by NASDAQ, and NASDAQ bears no liability with respect to any such funds or securities, or any index on which such securities are based.

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Order code: PRI-LVBSH-RST001



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Lincoln Level Advantage® indexed variable annuity is a long-term investment product designed for retirement purposes. There are no explicit fees associated with the indexed-linked account options available. There are associated fees with the variable annuity subaccounts, which include a product charge, and administrative fees. Annuities are subject to market risk including loss of principal. Withdrawals are subject to ordinary income tax treatment and, if taken prior to age 59½ in nonqualified contracts, may be subject to an additional 10% federal tax.

Indexed-linked variable annuity products are complex insurance and investment vehicles and are subject to surrender charges and interim value calculations for any withdrawals during the term. Please reference the prospectus for information about the levels of protection available and other important product information.

The risk of loss occurs each time you move into a new indexed account after the end of an indexed term. The protection level option selected in the indexed account helps protect you from some downside risk. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels that vary based on the index and term selected are subject to change and may not be available with every option. Please see the prospectus for details.

Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable prospectuses for the variable annuity and its underlying investment options contain this and other important information. Please call 877-534-4357 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.

Lincoln Level Advantage® indexed variable annuities (contract form 30070-B and state variations, contract form 30070-BID in Idaho) 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.**

All contract and rider guarantees, including those for optional benefits, payment from the indexed accounts, or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer or insurance agency from which this annuity is purchased, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

This product and the components and features contained within are not available in all states or firms. Please reach out to your registered representative for more details on state approvals and firm guidelines.

There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Not available in New York.

For use with the general public.

Lincoln Level Advantage[®] indexed variable annuity

B-Share rates effective 6/15/22

Account Value Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	Uncapped	175.00%	75.00%	S&P 500 [®] Index	16.00%
First Trust American Leadership Index ^{TM*}	Uncapped	325.00%	-	Russell 2000 [®] Index	12.50%
Russell 2000 [®] Index	100.00%	90.00%	35.00%	MSCI EAFE Index	9.00%
MSCI EAFE Index	Uncapped	-	-	Capital Strength Net Fee Index SM (First Trust)*	11.50%
Capital Strength Net Fee Index SM (First Trust)*	Uncapped	275.00%	-		

Guarantee of Principal Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	500.00%	155.00%	70.00%	S&P 500 [®] Index	15.50%
First Trust American Leadership Index ^{TM*}	500.00%	275.00%	-	Russell 2000 [®] Index	12.00%
Russell 2000 [®] Index	90.00%	85.00%	30.00%	MSCI EAFE Index	8.50%
MSCI EAFE Index	500.00%	-	-	Capital Strength Index SM (First Trust)*	11.00%
Capital Strength Net Fee Index SM (First Trust)*	500.00%	225.00%	-		

*No dividend will be paid, and the total return of the index selected may be less than owning the actual securities tracked by the index and incorporates the embedded 65 basis point fee

WORDS TO KNOW

PERFORMANCE CAP

The most growth (or ceiling) you can earn for an indexed term. For annual lock accounts, it is the maximum percentage you can earn each year of the term.

PROTECTION LEVEL

The percentage loss that *Lincoln Level Advantage*[®] will absorb from a market downturn in the indexed accounts. If a market drop is in excess of the protection level, there is the risk of loss of principal.

PERFORMANCE TRIGGER

The trigger rate is an amount that's credited to your account if the index change is positive or flat at the end of an indexed term.

First Trust American Leadership Index is only available to new contracts.

Not all strategies are available in all states and firms.

Rates are declared by The Lincoln National Life Insurance Company at its discretion. The rates for your contract are based on the current rates at the time your application is received at Lincoln and are subject to any rate hold procedures. These rates apply for both new deposits and renewals.

An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices used are price return indices and do not reflect growth associated with dividends paid on the underlying stocks. Therefore, the performance of the index selected will be less than owning the actual securities tracked by the index. This difference in performance will compound and increase over time. The level of the First Trust American Leadership Index™ and Capital Strength Net Fee IndexSM incorporates an embedded 0.65% annual fee. The fee is not related to the annuity. See prospectus for details. **One cannot invest directly in an index.**

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Order code: PRI-LVBSH-RST001



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There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Not available in New York.

For use with the general public.

Lincoln Level Advantage[®] indexed variable annuity

B-Share rates effective 7/1/22

Account Value Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	Uncapped	250.00%	150.00%	S&P 500 [®] Index	18.00%
First Trust American Leadership Index ^{TM*}	Uncapped	350.00%	-	Russell 2000 [®] Index	14.50%
Russell 2000 [®] Index	Uncapped	225.00%	100.00%	MSCI EAFE Index	11.00%
MSCI EAFE Index	Uncapped	-	-	Capital Strength Net Fee Index SM (First Trust)*	18.00%
Capital Strength Net Fee Index SM (First Trust)*	Uncapped	300.00%	-		

Guarantee of Principal Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	500.00%	225.00%	105.00%	S&P 500 [®] Index	17.50%
First Trust American Leadership Index ^{TM*}	500.00%	325.00%	-	Russell 2000 [®] Index	14.00%
Russell 2000 [®] Index	500.00%	200.00%	90.00%	MSCI EAFE Index	10.50%
MSCI EAFE Index	500.00%	-	-	Capital Strength Index SM (First Trust)*	17.50%
Capital Strength Net Fee Index SM (First Trust)*	500.00%	275.00%	-		

*No dividend will be paid, and the total return of the index selected may be less than owning the actual securities tracked by the index and incorporates the embedded 65 basis point fee

WORDS TO KNOW

PERFORMANCE CAP

The most growth (or ceiling) you can earn for an indexed term. For annual lock accounts, it is the maximum percentage you can earn each year of the term.

PROTECTION LEVEL

The percentage loss that *Lincoln Level Advantage*[®] will absorb from a market downturn in the indexed accounts. If a market drop is in excess of the protection level, there is the risk of loss of principal.

PERFORMANCE TRIGGER

The trigger rate is an amount that's credited to your account if the index change is positive or flat at the end of an indexed term.

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Not all strategies are available in all states and firms.

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An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices used are price return indices and do not reflect growth associated with dividends paid on the underlying stocks. Therefore, the performance of the index selected will be less than owning the actual securities tracked by the index. This difference in performance will compound and increase over time. The level of the First Trust American Leadership Index™ and Capital Strength Net Fee IndexSM incorporates an embedded 0.65% annual fee. The fee is not related to the annuity. See prospectus for details. **One cannot invest directly in an index.**

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Indexed-linked variable annuity products are complex insurance and investment vehicles and are subject to surrender charges and interim value calculations for any withdrawals during the term. Please reference the prospectus for information about the levels of protection available and other important product information.

The risk of loss occurs each time you move into a new indexed account after the end of an indexed term. The protection level option selected in the indexed account helps protect you from some downside risk. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels that vary based on the index and term selected are subject to change and may not be available with every option. Please see the prospectus for details.

Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable prospectuses for the variable annuity and its underlying investment options contain this and other important information. Please call 877-534-4357 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.

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This product and the components and features contained within are not available in all states or firms. Please reach out to your registered representative for more details on state approvals and firm guidelines.

There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Not available in New York.

For use with the general public.

Lincoln Level Advantage[®] indexed variable annuity

B-Share rates effective 7/15/22

Account Value Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	Uncapped	250.00%	150.00%	S&P 500 [®] Index	18.00%
First Trust American Leadership Index ^{TM*}	Uncapped	350.00%	-	Russell 2000 [®] Index	14.50%
Russell 2000 [®] Index	Uncapped	225.00%	100.00%	MSCI EAFE Index	11.00%
MSCI EAFE Index	Uncapped	-	-	Capital Strength Net Fee Index SM (First Trust)*	18.00%
Capital Strength Net Fee Index SM (First Trust)*	Uncapped	300.00%	-		

Guarantee of Principal Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	500.00%	225.00%	105.00%	S&P 500 [®] Index	17.50%
First Trust American Leadership Index ^{TM*}	500.00%	325.00%	-	Russell 2000 [®] Index	14.00%
Russell 2000 [®] Index	500.00%	200.00%	90.00%	MSCI EAFE Index	10.50%
MSCI EAFE Index	500.00%	-	-	Capital Strength Index SM (First Trust)*	17.50%
Capital Strength Net Fee Index SM (First Trust)*	500.00%	275.00%	-		

WORDS TO KNOW

PERFORMANCE CAP

The most growth (or ceiling) you can earn for an indexed term. For annual lock accounts, it is the maximum percentage you can earn each year of the term.

PROTECTION LEVEL

The percentage loss that *Lincoln Level Advantage*[®] will absorb from a market downturn in the indexed accounts. If a market drop is in excess of the protection level, there is the risk of loss of principal.

*No dividend will be paid, and the total return of the index selected may be less than owning the actual securities tracked by the index and incorporates the embedded 65 basis point fee

First Trust American Leadership Index is only available to new contracts.

Not all strategies are available in all states and firms.

Rates are declared by The Lincoln National Life Insurance Company at its discretion. The rates for your contract are based on the current rates at the time your application is received at Lincoln and are subject to any rate hold procedures. These rates apply for both new deposits and renewals.

An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices used are price return indices and do not reflect growth associated with dividends paid on the underlying stocks. Therefore, the performance of the index selected will be less than owning the actual securities tracked by the index. This difference in performance will compound and increase over time. The level of the First Trust American Leadership Index™ and Capital Strength Net Fee IndexSM incorporates an embedded 0.65% annual fee. The fee is not related to the annuity. See prospectus for details. **One cannot invest directly in an index.**

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Indexed-linked variable annuity products are complex insurance and investment vehicles and are subject to surrender charges and interim value calculations for any withdrawals during the term. Please reference the prospectus for information about the levels of protection available and other important product information.

The risk of loss occurs each time you move into a new indexed account after the end of an indexed term. The protection level option selected in the indexed account helps protect you from some downside risk. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels that vary based on the index and term selected are subject to change and may not be available with every option. Please see the prospectus for details.

Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable prospectuses for the variable annuity and its underlying investment options contain this and other important information. Please call 877-534-4357 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.

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There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Not available in New York.

For use with the general public.

Lincoln Level Advantage[®] indexed variable annuity

B-Share rates effective 8/15/22

Account Value Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	Uncapped	250.00%	150.00%	S&P 500 [®] Index	18.00%
First Trust American Leadership Index ^{TM*}	Uncapped	350.00%	-	Russell 2000 [®] Index	14.50%
Russell 2000 [®] Index	Uncapped	225.00%	100.00%	MSCI EAFE Index	11.00%
MSCI EAFE Index	Uncapped	-	-	Capital Strength Net Fee Index SM (First Trust)*	18.00%
Capital Strength Net Fee Index SM (First Trust)*	Uncapped	300.00%	-		

Guarantee of Principal Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	500.00%	225.00%	105.00%	S&P 500 [®] Index	17.50%
First Trust American Leadership Index ^{TM*}	500.00%	325.00%	-	Russell 2000 [®] Index	14.00%
Russell 2000 [®] Index	500.00%	200.00%	90.00%	MSCI EAFE Index	10.50%
MSCI EAFE Index	500.00%	-	-	Capital Strength Index SM (First Trust)*	17.50%
Capital Strength Net Fee Index SM (First Trust)*	500.00%	275.00%	-		

WORDS TO KNOW

PERFORMANCE CAP

The most growth (or ceiling) you can earn for an indexed term. For annual lock accounts, it is the maximum percentage you can earn each year of the term.

PROTECTION LEVEL

The percentage loss that *Lincoln Level Advantage*[®] will absorb from a market downturn in the indexed accounts. If a market drop is in excess of the protection level, there is the risk of loss of principal.

*No dividend will be paid, and the total return of the index selected may be less than owning the actual securities tracked by the index and incorporates the embedded 65 basis point fee

First Trust American Leadership Index is only available to new contracts.

Not all strategies are available in all states and firms.

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An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices used are price return indices and do not reflect growth associated with dividends paid on the underlying stocks. Therefore, the performance of the index selected will be less than owning the actual securities tracked by the index. This difference in performance will compound and increase over time. The level of the First Trust American Leadership Index™ and Capital Strength Net Fee IndexSM incorporates an embedded 0.65% annual fee. The fee is not related to the annuity. See prospectus for details. **One cannot invest directly in an index.**

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The risk of loss occurs each time you move into a new indexed account after the end of an indexed term. The protection level option selected in the indexed account helps protect you from some downside risk. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels that vary based on the index and term selected are subject to change and may not be available with every option. Please see the prospectus for details.

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Not available in New York.

For use with the general public.

Lincoln Level Advantage[®] indexed variable annuity

B-Share rates effective 9/15/22

Account Value Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	Uncapped	350.00%	130.00%	S&P 500 [®] Index	18.00%
First Trust American Leadership Index ^{TM*}	Uncapped	500.00%	-	Russell 2000 [®] Index	14.50%
Russell 2000 [®] Index	Uncapped	225.00%	100.00%	MSCI EAFE Index	11.00%
MSCI EAFE Index	Uncapped	-	-	Capital Strength Net Fee Index SM (First Trust)*	18.00%
Capital Strength Net Fee Index SM (First Trust)*	Uncapped	500.00%	-		

Guarantee of Principal Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	500.00%	300.00%	105.00%	S&P 500 [®] Index	17.50%
First Trust American Leadership Index ^{TM*}	500.00%	450.00%	-	Russell 2000 [®] Index	14.00%
Russell 2000 [®] Index	500.00%	200.00%	90.00%	MSCI EAFE Index	10.50%
MSCI EAFE Index	500.00%	-	-	Capital Strength Index SM (First Trust)*	17.50%
Capital Strength Net Fee Index SM (First Trust)*	500.00%	450.00%	-		

WORDS TO KNOW

PERFORMANCE CAP

The most growth (or ceiling) you can earn for an indexed term. For annual lock accounts, it is the maximum percentage you can earn each year of the term.

PROTECTION LEVEL

The percentage loss that *Lincoln Level Advantage*[®] will absorb from a market downturn in the indexed accounts. If a market drop is in excess of the protection level, there is the risk of loss of principal.

PERFORMANCE TRIGGER

The trigger rate is an amount that's credited to your account if the index change is positive or flat at the end of an indexed term.

*No dividend will be paid, and the total return of the index selected may be less than owning the actual securities tracked by the index and incorporates the embedded 65 basis point fee

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Indexed-linked variable annuity products are complex insurance and investment vehicles and are subject to surrender charges and interim value calculations for any withdrawals during the term. Please reference the prospectus for information about the levels of protection available and other important product information.

The risk of loss occurs each time you move into a new indexed account after the end of an indexed term. The protection level option selected in the indexed account helps protect you from some downside risk. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels that vary based on the index and term selected are subject to change and may not be available with every option. Please see the prospectus for details.

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There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Not available in New York.

For use with the general public.

Lincoln Level Advantage[®] indexed variable annuity

B-Share rates effective 10/17/22

Account Value Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	Uncapped	500.00%	200.00%	S&P 500 [®] Index	19.00%
First Trust American Leadership Index ^{TM*}	Uncapped	500.00%	-	Russell 2000 [®] Index	19.00%
Russell 2000 [®] Index	Uncapped	500.00%	200.00%	MSCI EAFE Index	19.00%
MSCI EAFE Index	Uncapped	-	-	Capital Strength Net Fee Index SM (First Trust)*	19.00%
Capital Strength Net Fee Index SM (First Trust)*	Uncapped	500.00%	-		

Guarantee of Principal Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	500.00%	450.00%	125.00%	S&P 500 [®] Index	18.50%
First Trust American Leadership Index ^{TM*}	500.00%	450.00%	-	Russell 2000 [®] Index	18.50%
Russell 2000 [®] Index	500.00%	450.00%	125.00%	MSCI EAFE Index	18.50%
MSCI EAFE Index	500.00%	-	-	Capital Strength Index SM (First Trust)*	18.50%
Capital Strength Net Fee Index SM (First Trust)*	500.00%	450.00%	-		

WORDS TO KNOW

PERFORMANCE CAP

The most growth (or ceiling) you can earn for an indexed term. For annual lock accounts, it is the maximum percentage you can earn each year of the term.

PROTECTION LEVEL

The percentage loss that *Lincoln Level Advantage*[®] will absorb from a market downturn in the indexed accounts. If a market drop is in excess of the protection level, there is the risk of loss of principal.

*No dividend will be paid, and the total return of the index selected may be less than owning the actual securities tracked by the index and incorporates the embedded 65 basis point fee

First Trust American Leadership Index is only available to new contracts.

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Lincoln Level Advantage[®] indexed variable annuity

B-Share rates effective 11/15/22

Account Value Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	Uncapped	500.00%	200.00%	S&P 500 [®] Index	19.00%
First Trust American Leadership Index ^{TM*}	Uncapped	500.00%	-	Russell 2000 [®] Index	19.00%
Russell 2000 [®] Index	Uncapped	500.00%	200.00%	MSCI EAFE Index	19.00%
MSCI EAFE Index	Uncapped	-	-	Capital Strength Net Fee Index ^{SM*}	19.00%
Capital Strength Net Fee Index ^{SM*}	Uncapped	500.00%	-		

Guarantee of Principal Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	500.00%	450.00%	125.00%	S&P 500 [®] Index	18.50%
First Trust American Leadership Index ^{TM*}	500.00%	450.00%	-	Russell 2000 [®] Index	18.50%
Russell 2000 [®] Index	500.00%	450.00%	125.00%	MSCI EAFE Index	18.50%
MSCI EAFE Index	500.00%	-	-	Capital Strength Index ^{SM*}	18.50%
Capital Strength Net Fee Index ^{SM*}	500.00%	450.00%	-		

*No dividend will be paid, and the total return of the index selected may be less than owning the actual securities tracked by the index and incorporates the embedded 65 basis point fee

WORDS TO KNOW

PERFORMANCE CAP

The most growth (or ceiling) you can earn for an indexed term. For annual lock accounts, it is the maximum percentage you can earn each year of the term.

PROTECTION LEVEL

The percentage loss that *Lincoln Level Advantage[®]* will absorb from a market downturn in the indexed accounts. If a market drop is in excess of the protection level, there is the risk of loss of principal.

First Trust American Leadership Index is only available to new contracts.

Not all strategies are available in all states and firms.

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An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices used are price return indices and do not reflect growth associated with dividends paid on the underlying stocks. Therefore, the performance of the index selected will be less than owning the actual securities tracked by the index. This difference in performance will compound and increase over time. The level of the First Trust American Leadership Index™ and Capital Strength Net Fee IndexSM incorporates an embedded 0.65% annual fee. The fee is not related to the annuity. See prospectus for details. **One cannot invest directly in an index.**

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Indexed-linked variable annuity products are complex insurance and investment vehicles and are subject to surrender charges and interim value calculations for any withdrawals during the term. Please reference the prospectus for information about the levels of protection available and other important product information.

The risk of loss occurs each time you move into a new indexed account after the end of an indexed term. The protection level option selected in the indexed account helps protect you from some downside risk. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels that vary based on the index and term selected are subject to change and may not be available with every option. Please see the prospectus for details.

Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable prospectuses for the variable annuity and its underlying investment options contain this and other important information. Please call 877-534-4357 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.

Lincoln Level Advantage® indexed variable annuities (contract form 30070-B and state variations, contract form 30070-BID in Idaho) 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.**

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This product and the components and features contained within are not available in all states or firms. Please reach out to your registered representative for more details on state approvals and firm guidelines.

There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Not available in New York.

For use with the general public.

Lincoln Level Advantage[®] indexed variable annuity

B-Share rates effective 12/15/22

Account Value Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	Uncapped	500.00%	200.00%	S&P 500 [®] Index	19.00%
First Trust American Leadership Index ^{TM*}	Uncapped	500.00%	-	Russell 2000 [®] Index	19.00%
Russell 2000 [®] Index	Uncapped	500.00%	200.00%	MSCI EAFE Index	19.00%
MSCI EAFE Index	Uncapped	-	-	Capital Strength Net Fee Index ^{SM*}	19.00%
Capital Strength Net Fee Index ^{SM*}	Uncapped	500.00%	-		

Guarantee of Principal Death Benefit

6-year term caps	10% protection level	20% protection level	30% protection level	6-year annual lock caps	10% protection level
S&P 500 [®] Index	500.00%	450.00%	125.00%	S&P 500 [®] Index	18.50%
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Russell 2000 [®] Index	500.00%	450.00%	125.00%	MSCI EAFE Index	18.50%
MSCI EAFE Index	500.00%	-	-	Capital Strength Index ^{SM*}	18.50%
Capital Strength Net Fee Index ^{SM*}	500.00%	450.00%	-		

*No dividend will be paid, and the total return of the index selected may be less than owning the actual securities tracked by the index and incorporates the embedded 65 basis point fee

WORDS TO KNOW

PERFORMANCE CAP

The most growth (or ceiling) you can earn for an indexed term. For annual lock accounts, it is the maximum percentage you can earn each year of the term.

PROTECTION LEVEL

The percentage loss that *Lincoln Level Advantage*[®] will absorb from a market downturn in the indexed accounts. If a market drop is in excess of the protection level, there is the risk of loss of principal.

First Trust American Leadership Index is only available to new contracts.

Not all strategies are available in all states and firms.

Rates are declared by The Lincoln National Life Insurance Company at its discretion. The rates for your contract are based on the current rates at the time your application is received at Lincoln and are subject to any rate hold procedures. These rates apply for both new deposits and renewals.

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Indexed-linked variable annuity products are complex insurance and investment vehicles and are subject to surrender charges and interim value calculations for any withdrawals during the term. Please reference the prospectus for information about the levels of protection available and other important product information.

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