Lincoln OptiBlend® 10 fixed indexed annuity

Fact Sheet

Issue ages

0 – 80

Available markets

Nonqualified, qualified (IRA and Roth IRA)

Minimum initial premium

$10,000

- $50,000 to elect *i4LIFE*® Advantage

Maximum premium

(without prior Home Office approval)
$2,000,000

Additional premiums

You can add up to $25,000 each contract year (minimum $50, maximum of $100,000 cumulative additional premiums). Additional premiums are applied to the Fixed Account and can be moved during the reallocation period.

Interest accounts[1]

- Fixed Account
- 1 Year S&P 500 Dual Trigger
- 1 Year S&P 500 Performance Triggered
- 1 Year S&P 500 10% Daily Risk Control Trigger
- 1 Year S&P 500 10% Daily Risk Control Trigger 5 Year Lock
- 1 Year S&P 500 Cap
- 1 Year S&P 500 Cap 5 Year Lock
- 1 Year S&P 500 Participation
- 1 Year Capital Group Dividend Value ETF Participation
- 1 Year Nasdaq Priva Participation
- 5 Year S&P 500 Participation
- 5 Year S&P 500 10% Daily Risk Control Participation

Account reallocations[2]

You can reallocate during the 25-day reallocation period after each contract anniversary date.

Free withdrawal amount[3]

Beginning in the first contract year, during the surrender charge period, you can withdraw up to 10% of your account value each contract year without incurring charges.

Market Value Adjustment (MVA)[4]

A positive or negative adjustment based on the current interest rate environment at the time of the surrender. The MVA does not apply to the death benefit or 10% annual free withdrawal during the surrender charge period, or withdrawals after the surrender charge period.

Surrender schedule

Contract year	1	2	3	4	5	6	7	8	9	10
	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%
California	9.25%	8.25%	7.25%	6.25%	5.20%	4.20%	3.15%	2.10%	1.05%	0%

Nursing home and terminal illness waivers[5]

You can access your account value without surrender charge or MVA if certain conditions are met.

Death benefit

Your beneficiaries will receive the greater of your account value or a guaranteed minimum value.

Choice of income options

i4LIFE® Advantage is an optional rider[6] that offers lifetime income with the potential to increase and provides tax-efficient income for nonqualified money.[7] Available at issue or on a contract anniversary, it remains available for future election under the terms of the contract. Once elected there is an annual cost of 0.40%, single or joint life. Additional premiums are not permitted after election.

After the fifth contract year, the full contract value can be converted into income, without an MVA or surrender charge. You have a number of income payout options, including an income that cannot be outlived.

Insurance products issued by:
The Lincoln National Life Insurance Company

[1] Availability of indexed accounts may vary by firm and state. Fixed and indexed rates 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. Guarantees are subject to the claims-paying ability of The Lincoln National Life Insurance Company. Limitations and conditions apply. After the surrender charge period, Lincoln reserves the right not to offer any of the indexed accounts.

1 Year S&P 500 10% Daily Risk Control Trigger 5 Year Lock, 1 Year S&P 500 Cap 5 Year Lock, 5 Year S&P 500 Participation and 5 Year S&P 500 10% Daily Risk Control Participation offer guaranteed rates for the initial five years. After five years, a new five-year rate is declared. All other interest account rates are declared annually; each account has the following guarantee:

Fixed Account — Minimum fixed interest rate: 1.65% during the surrender charge period; afterwards, the minimum is redetermined annually and will not be less than 0.10%

1 Year S&P 500 Dual Trigger — Minimum trigger rate: 1.00%

1 Year S&P 500 Performance Triggered — Minimum specified rate: 1.00%

1 Year S&P 500 10% Daily Risk Control Trigger — Minimum specified rate: 1.00%

1 Year S&P 500 10% Daily Risk Control Trigger 5 Year Lock — Minimum specified rate: 1.00%

1 Year S&P 500 Cap — Minimum cap rate: 1.00%

1 Year S&P 500 Cap 5 Year Lock — Minimum cap rate: 1.00%

1 Year S&P 500 Participation — Minimum participation rate: 5.00%

1 Year Capital Group Dividend Value ETF Participation — Minimum participation rate: 5.00%

1 Year Nasdaq Priva Participation — Minimum participation rate: 5.00%

5 Year S&P 500 Participation — Minimum participation rate: 5.00%

5 Year S&P 500 10% Daily Risk Control Participation — Minimum participation rate: 5.00%

Indexed interest credited is based on performance of the respective index: S&P 500 Index, S&P 500 Daily Risk Control 10% Index, or Nasdaq Priva™ Index.

[2] Funds can only be allocated to the 1 Year S&P 500 10% Daily Risk Control Trigger 5 Year Lock, 1 Year S&P 500 Cap 5 Year Lock, 5 Year S&P 500 Participation and 5 Year S&P 500 10% Daily Risk Control Participation at contract issue. After the initial five years, funds can be reallocated. If no reallocation is made, the accounts will auto-renew and a new five-year rate is declared. After two five-year terms, it terminates and funds can be reallocated.

[3] Withdrawals are subject to income taxes, and if withdrawn before age 59½, an additional 10% federal tax may apply.

[4] In California there is no MVA.

[5] Nursing home and terminal illness waivers are provided through contract endorsements. Please see the Disclosure Statement for necessary criteria and conditions.

[6] Subject to state and firm approvals.

[7] The 5 Year S&P 500 Participation and 5 Year S&P 500 10% Daily Risk Control Participation accounts are not available for allocation with *i4LIFE*®.

Important information:

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

A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, ETF or index.

Lincoln OptiBlend® 10 fixed indexed annuity (contract form ICC1515-619 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.**

This annuity does not participate directly in any stock or equity investment and does not include the purchase of shares of stock or an index. The indexed accounts use an outside benchmark for determining indexed account earnings. Any dividends paid on the stocks on which the benchmark is based do not increase the annuity earnings. All payments and values provided by the contract, when based on performance of the indexed account, are not guaranteed to be equivalent to the benchmark. The composition of the benchmark and the methodology used by the benchmark to calculate its performance are not guaranteed and may be changed at any time by the benchmark provider.

Waiver of Surrender Charges for Nursing Home Confinement Rider and Waiver of Surrender Charges for Terminal Illness Rider (form AE-119 (Rev 11/13) and form AE-170 (Rev 10/07), respectively, and state variations) may not be available in all states. Nursing Home Confinement Rider not available for contracts issued in Massachusetts.

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. For more information about the annuity, please also read the Client Guide and Disclosure Statement, or contact your Lincoln representative.

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.

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

©2026 Lincoln National Corporation

LincolnFinancial.com

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

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

LCN-9085274-081926
POD ADA 10/26 **Z01**
Order code: FA-0104L-FST001

The S&P 500® Index and the S&P 500® Daily Risk Control 10% 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®, S&P 500® and S&P 500® Daily Risk Control 10% 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 or the S&P 500® Daily Risk Control 10% Index.

The Capital Group Dividend Value exchange-traded fund (CGDV ETF) serves as the benchmark used to calculate indexed interest for the associated indexed accounts.

Capital Client Group, Inc. is the distributor for Capital Group Dividend Value ETF (CGDV). Capital Group exchange-traded funds (ETFs) are actively managed and do not seek to replicate a specific index. ETF shares are bought and sold through an exchange at the then current market price, not net asset value (NAV), and are not individually redeemed from the fund. Shares may trade at a premium or discount to their NAV when traded on an exchange. There can be no guarantee that an active market for ETFs will develop or be maintained, or that the ETF's listing will continue or remain unchanged. All Capital Group trademarks mentioned are owned by The Capital Group Companies, Inc., an affiliated company or fund. Capital Group makes no representations or warranties, express or implied, to the owners of any products offered by The Lincoln National Life Insurance Company (Lincoln) or any member of the public regarding the advisability of purchasing any product or service offered by Lincoln or the results to be obtained from any product or service offered by Lincoln. Products offered by Lincoln are not sponsored, endorsed or sold by Capital Group, and purchasers of such products do not acquire any interest in CGDV nor enter into any relationship with Capital Group. Capital Group has no obligation or liability for any errors, omissions, interruptions or use of CGDV, or any data related thereto, or in connection with the operation, marketing, trading or sale of any product or service offered by Lincoln.

Nasdaq®, Nasdaq Priva™, and NDXPRIVA™ are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by The Lincoln National Life Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

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

For use with the general public.