

More ways to deliver confidence and growth

Lincoln OptiBlend® fixed indexed annuity enhancements



Retirement planning isn't one-size-fits-all. That's why over the past year we've introduced enhancements to our ***Lincoln OptiBlend® fixed indexed annuity*** – each designed to help you deliver more certainty, more growth potential, more ways to help meet evolving client needs, and 100% protection from down markets.

Availability of indexed accounts may vary by firm and state.

¹5 Year S&P 500 Participation, 5 Year S&P 500 10% Daily Risk Control Participation, and 1 Year S&P 500 Cap 5 Year Lock accounts offer guaranteed rates for the initial five years. After five years, a new five-year rate is declared. After two five-year terms, the accounts terminate.

²Escalent, Cogent Syndicated, Advisor Brandscape®, June 2025.

8632881

Multi-Year S&P 500 Participation¹

History shows the benefits of locking in multi-year rate certainty and keeping clients confident. The 5- and 7-year accounts offer more predictability and higher upside potential while tracking the performance of the S&P 500 Index.

Multi-Year S&P 500 10% Daily Risk Control Participation¹

Lock in higher rates – and multi-year rate certainty – with the 5- and 7-year accounts. They track the performance of a volatility-controlled index, designed to deliver higher rate potential with more stable growth opportunities.

1 Year S&P 500 Cap Lock¹

No need for the hassle of annual renewal rates. Lock in cap rates, lock out the guesswork, and lock down client confidence, with rates secured for multiple years.

1 Year Nasdaq Priva Participation

Add innovation and exposure to tech giants like Google, Apple and Amazon to client portfolios by tracking NDXPRIVA – a smart way to access tech-driven diversification. **An industry first with fixed indexed annuities!**

1 Year Capital Group Dividend Value (CGDV) ETF Participation

Take a 100% active approach to growth with one of the most trusted asset manager brands among financial professionals.² Track CGDV, an actively managed benchmark focused on quality and resilience. **An industry first with fixed indexed annuities!**

Keogh plan availability in Puerto Rico

Clients with Keogh plans can now capitalize on the benefits of Lincoln's unique annuity strategies.

Level up your earnings

With our product and revenue enhancements, we're dedicated to helping you streamline and build your business.

Ready to put these enhancements to work? Connect with your Lincoln representative today.

Insurance products issued by:
The Lincoln National Life Insurance Company

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



Your tomorrow.
Our priority.®

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® fixed indexed annuities (contract form ICC1515-619 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.**

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.

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.

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

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-8632881-112525

POD ADA 1/26 **Z01**

Order code: FA-OBENH-FLI001