



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.

¹ 5 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.

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

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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!**

Insurance products issued by:
The Lincoln National Life Insurance Company

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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.



Your tomorrow.
Our priority.®

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

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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.

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

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