

Protected Annual Income rates

Lincoln fixed indexed annuity with *Lincoln ProtectedPay*® Select

Create a reliable lifetime income stream with *Lincoln ProtectedPay* Select.¹

- Each year you wait to take income, you'll lock in **9%** growth on your **Protected Income Base (PIB)**.²
- When you're ready to take income³, you'll receive a percentage of your PIB called your **Protected Annual Income (PAI)**.
- Your PAI rate increases as you wait and is determined by your age when you start payments, and whether you've elected single or joint income (based on the younger spouse's age).

Example: Michael, age 65, invests \$500,000 now and plans to start income in three years.

\$635,000 PIB (**\$500,000 + 9%** simple growth for three years)

X 7.10% PAI rate

\$45,085 PAI will last for Michael's lifetime and will not decrease

Income start age	PAI rate	
	Single	Joint
59	6.20%	5.45%
60	6.30%	5.55%
61	6.40%	5.65%
62	6.50%	5.75%
63	6.60%	5.85%
64	6.70%	5.95%
65	6.80%	6.05%
66	6.90%	6.15%
67	7.00%	6.25%
68	7.10%	6.35%
69	7.20%	6.45%
70	7.30%	6.55%
71	7.40%	6.65%
72	7.50%	6.75%

Income start age	PAI rate	
	Single	Joint
73	7.60%	6.85%
74	7.70%	6.95%
75	7.80%	7.05%
76	7.90%	7.15%
77	8.00%	7.25%
78	8.10%	7.35%
79	8.20%	7.45%
80	8.30%	7.55%
81	8.40%	7.65%
82	8.50%	7.75%
83	8.60%	7.85%
84	8.70%	7.95%
85+	8.80%	8.05%

¹ The annual cost for *Lincoln ProtectedPay*® Select is 1.10% single or joint contracts. The minimum income age is 59 (based on youngest age for joint).

² The [9%] simple annual growth will continue for the earlier of 10 years or through age 85 and is not available in any year a withdrawal is taken.

³ Excess withdrawals reduce the Protected Income Base and Protected Annual Income proportionally.



Your tomorrow.
Our priority.®



Take income with confidence. Retire with certainty.

Ask your financial professional if guaranteed income with **Lincoln ProtectedPay**® Select available with a Lincoln fixed indexed annuity is right for you.

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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 Income fixed indexed annuities (contract form ICC25-000702 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.

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.

Products and features are subject to firm and state availability.

Not available in New York.

For use with the general 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

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