

Lincoln Level Advantage 2[®] index-linked annuity

B-Share - current new business rates effective 12/16/24

Account Value Death Benefit

Crediting Strategy	Term	Protection	S&P 500 [®] Index	Russell 2000 [®] Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance cap	6-year	15%	250.00%	125.00%	-	Uncapped	200.00%	-	-
		20%	125.00%	100.00%	-	200.00%	100.00%	-	-
		25%	85.00%	90.00%	-	90.00%	90.00%	-	-
		30%	65.00%	80.00%	-	70.00%	70.00%	-	-
	1-year	10%	16.00%	20.00%	20.00%	16.50%	18.00%	16.00%	17.50%
		15%	13.25%	-	-	11.75%	15.00%	13.00%	14.50%
		20%	11.75%	-	-	-	-	-	-
	6-year annual lock	100%	7.00%	-	-	-	-	-	-
		10%	13.00%	15.00%	-	-	-	-	-
	Participation rate	6-year	10%	105.00%	105.00%	125.00%	115.00%	110.00%	-
3-year		10%	110.00%	-	-	120.00%	115.00%	-	-
Performance trigger	1-year	10%	10.75%	-	-	-	-	11.00%	12.50%
		15%	10.00%	-	-	-	-	10.50%	11.50%
		20%	9.25%	-	-	-	-	-	-
Dual performance trigger	1-year	10%	7.25%	8.00%	-	7.00%	7.25%	8.00%	9.00%
Dual plus	6-year	10% ¹	Uncapped	-	-	-	-	-	-
		15% ¹	125.00%	110.00%	-	80.00%	250.00%	-	-

Rates are declared by The Lincoln National Life Insurance Company at its discretion. The rates you receive on your contract effective date are subject to any rate hold procedures.

Insurance products issued by:
 The Lincoln National Life Insurance Company
 For use with the general public.

**INVESTMENT AND INSURANCE PRODUCTS ARE:
 NOT FDIC-INSURED
 NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
 NOT A DEPOSIT OR OTHER OBLIGATION OF, OR
 GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
 SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE
 LOSS OF THE PRINCIPAL AMOUNT INVESTED**

Guarantee of Principal Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Russell 2000® Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance cap	6-year	15%	200.00%	115.00%	-	500.00%	150.00%	-	-
		20%	100.00%	90.00%	-	175.00%	90.00%	-	-
		25%	75.00%	85.00%	-	85.00%	85.00%	-	-
		30%	60.00%	75.00%	-	65.00%	65.00%	-	-
	1-year	10%	15.75%	19.75%	19.75%	16.25%	17.75%	15.75%	17.25%
		15%	13.00%	-	-	11.50%	14.75%	12.75%	14.25%
		20%	11.50%	-	-	-	-	-	-
		100%	6.75%	-	-	-	-	-	-
	6-year annual lock	10%	12.50%	14.50%	-	-	-	-	-
	Participation rate	6-year	10%	100.00%	100.00%	120.00%	110.00%	105.00%	-
3-year		10%	105.00%	-	-	115.00%	110.00%	-	-
Performance trigger	1-year	10%	10.50%	-	-	-	-	10.75%	12.25%
		15%	9.75%	-	-	-	-	10.25%	11.25%
		20%	9.00%	-	-	-	-	-	-
Dual performance trigger	1-year	10%	7.00%	7.75%	-	6.75%	7.00%	7.75%	8.75%
Dual plus	6-year	10% ¹	500.00%	-	-	-	-	-	-
		15% ¹	100.00%	100.00%	-	70.00%	200.00%	-	-

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.

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.

Participation rate — The percentage of any positive index performance credited to your account at the end of the term.

Protection level — The percentage loss that Lincoln will absorb from a market downturn in the indexed accounts. If a market index drop is in excess of the protection level, there is the risk of loss of principal.

Dual performance trigger — The dual performance trigger rate is credited to your account if the index change is up, flat, or down within the protection level at the end of a term. If the index change is down more than the protection level, the dual performance trigger rate is used to offset loss, which may provide a positive return.

Dual plus account — If the index change is up or flat, you earn the greater of the dual rate or the index return up to the cap. If the index change is down, the dual rate is added to the index loss, which may provide a positive return.

¹ This dual rate is automatically included in the value credited to the account regardless of market performance.

An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices or ETFs used are price return and do not reflect dividends paid on the underlying stocks. The level of the index may reflect the deduction of an annual fee. See prospectus for details. The indices and ETFs do not represent a direct investment in the index or ETF.

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Lincoln Level Advantage 2® index-linked annuity is a long-term investment product designed for retirement purposes. There are no explicit fees associated with the index-linked account options available. 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.

Index-linked annuity products are complex insurance and investment vehicles. Please reference the prospectus for information about the levels of protection available and other important product information.

Any distribution or transfer from an indexed account (other than on the term end date) is based on the interim value of each indexed segment. This value is based on a formula and may not correspond to the current performance of the index you selected. Any distribution or transfer during a term will have a negative impact on the value at the end of the term. This reduction could be larger than the dollar amount of the distribution or transfer. See prospectus for details.

The risk of loss occurs each time you move into a new indexed account. 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, term, and crediting strategy selected are subject to change and may not be available with every option. Please see the prospectus for details.

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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 any selling entity 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.

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.

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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Order code: VA-LVBS2-RST002

Lincoln Level Advantage 2[®] index-linked annuity

B-Share - current new business rates effective 11/25/24

Account Value Death Benefit

Crediting Strategy	Term	Protection	S&P 500 [®] Index	Russell 2000 [®] Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
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		20%	125.00%	100.00%	-	200.00%	100.00%	-	-
		25%	85.00%	90.00%	-	90.00%	90.00%	-	-
		30%	65.00%	80.00%	-	70.00%	70.00%	-	-
	1-year	10%	16.00%	20.00%	20.00%	16.50%	18.00%	16.00%	17.50%
		15%	13.25%	-	-	11.75%	15.00%	13.00%	14.50%
		20%	11.75%	-	-	-	-	-	-
	6-year annual lock	100%	7.00%	-	-	-	-	-	-
		10%	13.00%	15.00%	-	-	-	-	-
	Participation rate	6-year	10%	105.00%	105.00%	125.00%	115.00%	110.00%	-
3-year		10%	110.00%	-	-	120.00%	115.00%	-	-
Performance trigger	1-year	10%	10.75%	-	-	-	-	11.00%	12.50%
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Dual performance trigger	1-year	10%	7.25%	8.00%	-	7.00%	7.25%	8.00%	9.00%
Dual plus	6-year	10% ¹	Uncapped	-	-	-	-	-	-
		15% ¹	125.00%	110.00%	-	80.00%	250.00%	-	-

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		25%	75.00%	85.00%	-	85.00%	85.00%	-	-
		30%	60.00%	75.00%	-	65.00%	65.00%	-	-
	1-year	10%	15.75%	19.75%	19.75%	16.25%	17.75%	15.75%	17.25%
		15%	13.00%	-	-	11.50%	14.75%	12.75%	14.25%
		20%	11.50%	-	-	-	-	-	-
		100%	6.75%	-	-	-	-	-	-
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Dual plus	6-year	10% ¹	500.00%	-	-	-	-	-	-
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Any distribution or transfer from an indexed account (other than on the term end date) is based on the interim value of each indexed segment. This value is based on a formula and may not correspond to the current performance of the index you selected. Any distribution or transfer during a term will have a negative impact on the value at the end of the term. This reduction could be larger than the dollar amount of the distribution or transfer. See prospectus for details.

The risk of loss occurs each time you move into a new indexed account. 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, term, and crediting strategy selected are subject to change and may not be available with every option. Please see the prospectus for details.

Lincoln Level Advantage 2® index-linked annuities (contract form 24-50090 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.**

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 any selling entity 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.

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.

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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LCN-6452979-030424 B-Share
PDF 11/24 Z11

Order code: VA-LVBS2-RST002

Lincoln Level Advantage 2[®] index-linked annuity

B-Share - current new business rates effective 11/18/24

Account Value Death Benefit

Crediting Strategy	Term	Protection	S&P 500 [®] Index	Russell 2000 [®] Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance cap	6-year	15%	175.00%	125.00%	-	Uncapped	200.00%	-	-
		20%	125.00%	100.00%	-	200.00%	100.00%	-	-
		25%	75.00%	90.00%	-	90.00%	90.00%	-	-
		30%	65.00%	80.00%	-	70.00%	70.00%	-	-
	1-year	10%	16.00%	20.00%	20.00%	16.50%	18.00%	16.00%	17.50%
		15%	13.25%	-	-	11.75%	15.00%	13.00%	14.50%
		20%	11.75%	-	-	-	-	-	-
	6-year annual lock	100%	7.00%	-	-	-	-	-	-
		10%	13.00%	15.00%	-	-	-	-	-
	Participation rate	6-year	10%	100.00%	105.00%	125.00%	115.00%	110.00%	-
3-year		10%	110.00%	-	-	120.00%	115.00%	-	-
Performance trigger	1-year	10%	10.75%	-	-	-	-	11.00%	12.50%
		15%	10.00%	-	-	-	-	10.50%	11.50%
		20%	9.25%	-	-	-	-	-	-
Dual performance trigger	1-year	10%	7.25%	8.00%	-	7.00%	7.25%	8.00%	9.00%
Dual plus	6-year	10% ¹	175.00%	-	-	-	-	-	-
		15% ¹	80.00%	110.00%	-	80.00%	250.00%	-	-

Rates are declared by The Lincoln National Life Insurance Company at its discretion. The rates you receive on your contract effective date are subject to any rate hold procedures.

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LOSS OF THE PRINCIPAL AMOUNT INVESTED**

Guarantee of Principal Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Russell 2000® Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance cap	6-year	15%	150.00%	115.00%	-	500.00%	200.00%	-	-
		20%	100.00%	90.00%	-	175.00%	90.00%	-	-
		25%	70.00%	85.00%	-	85.00%	85.00%	-	-
		30%	60.00%	75.00%	-	65.00%	65.00%	-	-
	1-year	10%	15.75%	19.75%	19.75%	16.25%	17.75%	15.75%	17.25%
		15%	13.00%	-	-	11.50%	14.75%	12.75%	14.25%
		20%	11.50%	-	-	-	-	-	-
		100%	6.75%	-	-	-	-	-	-
	6-year annual lock	10%	12.50%	14.50%	-	-	-	-	-
	Participation rate	6-year	10%	95.00%	100.00%	120.00%	110.00%	105.00%	-
3-year		10%	105.00%	-	-	115.00%	110.00%	-	-
Performance trigger	1-year	10%	10.50%	-	-	-	-	10.75%	12.25%
		15%	9.75%	-	-	-	-	10.25%	11.25%
		20%	9.00%	-	-	-	-	-	-
Dual performance trigger	1-year	10%	7.00%	7.75%	-	6.75%	7.00%	7.75%	8.75%
Dual plus	6-year	10% ¹	150.00%	-	-	-	-	-	-
		15% ¹	70.00%	100.00%	-	70.00%	200.00%	-	-

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.

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.

Participation rate — The percentage of any positive index performance credited to your account at the end of the term.

Protection level — The percentage loss that Lincoln will absorb from a market downturn in the indexed accounts. If a market index drop is in excess of the protection level, there is the risk of loss of principal.

Dual performance trigger — The dual performance trigger rate is credited to your account if the index change is up, flat, or down within the protection level at the end of a term. If the index change is down more than the protection level, the dual performance trigger rate is used to offset loss, which may provide a positive return.

Dual plus account — If the index change is up or flat, you earn the greater of the dual rate or the index return up to the cap. If the index change is down, the dual rate is added to the index loss, which may provide a positive return.

¹ This dual rate is automatically included in the value credited to the account regardless of market performance.

An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices or ETFs used are price return and do not reflect dividends paid on the underlying stocks. The level of the index may reflect the deduction of an annual fee. See prospectus for details. The indices and ETFs do not represent a direct investment in the index or ETF.

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Lincoln Level Advantage 2® index-linked annuity is a long-term investment product designed for retirement purposes. There are no explicit fees associated with the index-linked account options available. 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.

Index-linked annuity products are complex insurance and investment vehicles. Please reference the prospectus for information about the levels of protection available and other important product information.

Any distribution or transfer from an indexed account (other than on the term end date) is based on the interim value of each indexed segment. This value is based on a formula and may not correspond to the current performance of the index you selected. Any distribution or transfer during a term will have a negative impact on the value at the end of the term. This reduction could be larger than the dollar amount of the distribution or transfer. See prospectus for details.

The risk of loss occurs each time you move into a new indexed account. 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, term, and crediting strategy selected are subject to change and may not be available with every option. Please see the prospectus for details.

Lincoln Level Advantage 2® index-linked annuities (contract form 24-50090 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.**

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This product and the components and features contained within are not available in all states or firms.

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

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LCN-6452979-030424 B-Share
PDF 11/24 Z09

Order code: VA-LVBS2-RST002

Lincoln Level Advantage 2SM index-linked annuity

B-Share - current new business rates effective 10/15/24

Account Value Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Russell 2000® Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance Cap	6-Year	20%	150.00%	115.00%	-	200.00%	200.00%	-	-
		30%	75.00%	80.00%	-	70.00%	80.00%	-	-
	1-Year	10%	16.00%	20.00%	20.00%	16.50%	18.00%	15.00%	16.50%
		15%	13.25%	-	-	12.50%	14.00%	12.00%	13.50%
		20%	11.75%	-	-	-	-	-	-
		100%	7.00%	-	-	-	-	-	-
6-Year Annual Lock	10%	13.00%	15.00%	-	-	-	-	-	
Participation Rates	6-Year	10%	105.00%	105.00%	125.00%	115.00%	110.00%	-	-
	3-Year	10%	115.00%	-	-	120.00%	115.00%	-	-
Performance Trigger	1-Year	10%	10.75%	-	-	-	-	10.50%	12.00%
		15%	10.00%	-	-	-	-	10.00%	11.00%
		20%	9.25%	-	-	-	-	-	-
Dual Performance Trigger	1-Year	10%	7.25%	8.00%	-	7.00%	7.25%	7.25%	8.25%
Dual15 Plus	6-Year	15% ¹	110.00%	110.00%	-	80.00%	250.00%	-	-

¹ 15% is automatically included in the value credited to the account regardless of market performance.

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.

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• SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL AMOUNT INVESTED	

Guarantee of Principal Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Russell 2000® Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance Cap	6-Year	20%	125.00%	105.00%	-	175.00%	175.00%	-	-
		30%	65.00%	70.00%	-	60.00%	70.00%	-	-
	1-Year	10%	15.75%	19.75%	19.75%	16.25%	17.75%	14.75%	16.25%
		15%	13.00%	-	-	12.25%	13.75%	11.75%	13.25%
		20%	11.50%	-	-	-	-	-	-
		100%	6.75%	-	-	-	-	-	-
6-Year Annual Lock	10%	12.50%	14.50%	-	-	-	-	-	
Participation Rates	6-Year	10%	100.00%	100.00%	120.00%	110.00%	105.00%	-	-
	3-Year	10%	110.00%	-	-	115.00%	110.00%	-	-
Performance Trigger	1-Year	10%	10.50%	-	-	-	-	10.25%	11.75%
		15%	9.75%	-	-	-	-	9.75%	10.75%
		20%	9.00%	-	-	-	-	-	-
Dual Performance Trigger	1-Year	10%	7.00%	7.75%	-	6.75%	7.00%	7.00%	8.00%
Dual15 Plus	6-Year	15% ¹	100.00%	100.00%	-	70.00%	200.00%	-	-

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.

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.

Participation Rate – The percentage of any positive index performance credited to your account at the end of the term.

Protection Level – The percentage loss that Lincoln will absorb from a market downturn in the indexed accounts. If a market index drop is in excess of the protection level, there is the risk of loss of principal.

Dual Performance Trigger – The dual performance trigger rate is credited to your account if the index change is up, flat, or down within the protection level at the end of a term. If the index change is down more than the protection level, the dual performance trigger rate is used to offset loss, which may provide a positive return.

Dual15 Plus Account – If the index change is up or flat, you earn the greater of 15% or the index return up to the cap. If the index change is down, 15% is added to the index loss, which may provide a positive return.

Index-Linked Annuities

An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices or ETFs used are price return and do not reflect dividends paid on the underlying stocks. The level of the index may reflect the deduction of an annual fee. See prospectus for details. The indices and ETFs do not represent a direct investment in the index or ETF.

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Lincoln Level Advantage 2SM index-linked annuity is a long-term investment product designed for retirement purposes. There are no explicit fees associated with the index-linked account options available. 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.

Index-linked annuity products are complex insurance and investment vehicles. Please reference the prospectus for information about the levels of protection available and other important product information.

Any distribution or transfer from an indexed account (other than on the term end date) is based on the interim value of each indexed segment. This value is based on a formula and may not correspond to the current performance of the index you selected. Any distribution or transfer during a term will have a negative impact on the value at the end of the term. This reduction could be larger than the dollar amount of the distribution or transfer. See prospectus for details.

The risk of loss occurs each time you move into a new indexed account. 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, term, and crediting strategy selected are subject to change and may not be available with every option. Please see the prospectus for details.

Lincoln Level Advantage 2SM index-linked annuities (contract form 24-50090 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.**

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 any selling entity 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.

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.

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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LCN-6452979-030424 B-Share
PDF 10/24 Z08

Order code: VA-LVBS2-RST002



Lincoln Level Advantage 2SM index-linked annuity

B-Share - current new business rates effective 9/25/24

Account Value Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Russell 2000® Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance Cap	6-Year	20%	150.00%	115.00%	-	200.00%	200.00%	-	-
		30%	75.00%	80.00%	-	70.00%	80.00%	-	-
	1-Year	10%	16.00%	20.00%	20.00%	16.50%	18.00%	15.00%	16.50%
		15%	13.25%	-	-	12.50%	14.00%	12.00%	13.50%
		20%	11.75%	-	-	-	-	-	-
		100%	7.00%	-	-	-	-	-	-
6-Year Annual Lock	10%	13.00%	15.00%	-	-	-	-	-	
Participation Rates	6-Year	10%	105.00%	105.00%	125.00%	115.00%	110.00%	-	-
	3-Year	10%	115.00%	-	-	120.00%	115.00%	-	-
Performance Trigger	1-Year	10%	10.75%	-	-	-	-	10.50%	12.00%
		15%	10.00%	-	-	-	-	10.00%	11.00%
		20%	9.25%	-	-	-	-	-	-
Dual Performance Trigger	1-Year	10%	7.25%	8.00%	-	7.00%	7.25%	7.25%	8.25%
Dual15 Plus	6-Year	15% ¹	110.00%	110.00%	-	80.00%	250.00%	-	-

¹ 15% is automatically included in the value credited to the account regardless of market performance.

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.

This product and the components and features contained within are not available in all states or firms.

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• NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES	
• SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL AMOUNT INVESTED	

Guarantee of Principal Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Russell 2000® Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance Cap	6-Year	20%	125.00%	105.00%	-	175.00%	175.00%	-	-
		30%	65.00%	70.00%	-	60.00%	70.00%	-	-
	1-Year	10%	15.75%	19.75%	19.75%	16.25%	17.75%	14.75%	16.25%
		15%	13.00%	-	-	12.25%	13.75%	11.75%	13.25%
		20%	11.50%	-	-	-	-	-	-
		100%	6.75%	-	-	-	-	-	-
6-Year Annual Lock	10%	12.50%	14.50%	-	-	-	-	-	
Participation Rates	6-Year	10%	100.00%	100.00%	120.00%	110.00%	105.00%	-	-
	3-Year	10%	110.00%	-	-	115.00%	110.00%	-	-
Performance Trigger	1-Year	10%	10.50%	-	-	-	-	10.25%	11.75%
		15%	9.75%	-	-	-	-	9.75%	10.75%
		20%	9.00%	-	-	-	-	-	-
Dual Performance Trigger	1-Year	10%	7.00%	7.75%	-	6.75%	7.00%	7.00%	8.00%
Dual15 Plus	6-Year	15% ¹	100.00%	100.00%	-	70.00%	200.00%	-	-

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.

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.

Participation Rate – The percentage of any positive index performance credited to your account at the end of the term.

Protection Level – The percentage loss that Lincoln will absorb from a market downturn in the indexed accounts. If a market index drop is in excess of the protection level, there is the risk of loss of principal.

Dual Performance Trigger – The dual performance trigger rate is credited to your account if the index change is up, flat, or down within the protection level at the end of a term. If the index change is down more than the protection level, the dual performance trigger rate is used to offset loss, which may provide a positive return.

Dual15 Plus Account – If the index change is up or flat, you earn the greater of 15% or the index return up to the cap. If the index change is down, 15% is added to the index loss, which may provide a positive return.

Index-Linked Annuities

An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices or ETFs used are price return and do not reflect dividends paid on the underlying stocks. The level of the index may reflect the deduction of an annual fee. See prospectus for details. The indices and ETFs do not represent a direct investment in the index or ETF.

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Lincoln Level Advantage 2SM index-linked annuity is a long-term investment product designed for retirement purposes. There are no explicit fees associated with the index-linked account options available. 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.

Index-linked annuity products are complex insurance and investment vehicles. Please reference the prospectus for information about the levels of protection available and other important product information.

Any distribution or transfer from an indexed account (other than on the term end date) is based on the interim value of each indexed segment. This value is based on a formula and may not correspond to the current performance of the index you selected. Any distribution or transfer during a term will have a negative impact on the value at the end of the term. This reduction could be larger than the dollar amount of the distribution or transfer. See prospectus for details.

The risk of loss occurs each time you move into a new indexed account. 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, term, and crediting strategy selected are subject to change and may not be available with every option. Please see the prospectus for details.

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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 any selling entity 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.

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.

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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LCN-6452979-030424 B-Share
PDF 9/24 Z07

Order code: VA-LVBS2-RST002



Lincoln Level Advantage 2SM index-linked annuity

B-Share - current new business rates effective 8/19/24

Account Value Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Russell 2000® Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance Cap	6-Year	20%	115.00%	115.00%	-	130.00%	130.00%	-	-
		30%	75.00%	80.00%	-	70.00%	80.00%	-	-
	1-Year	10%	16.00%	20.00%	20.00%	16.50%	18.00%	15.00%	16.50%
		15%	13.25%	-	-	12.50%	14.00%	12.00%	13.50%
		20%	11.75%	-	-	-	-	-	-
		100%	7.00%	-	-	-	-	-	-
6-Year Annual Lock	10%	13.00%	15.00%	-	-	-	-	-	
Participation Rates	6-Year	10%	105.00%	105.00%	125.00%	115.00%	110.00%	-	-
	3-Year	10%	115.00%	-	-	120.00%	115.00%	-	-
Performance Trigger	1-Year	10%	10.75%	-	-	-	-	10.50%	12.00%
		15%	10.00%	-	-	-	-	10.00%	11.00%
		20%	9.25%	-	-	-	-	-	-
Dual Performance Trigger	1-Year	10%	7.25%	8.00%	-	7.00%	7.25%	7.25%	8.25%
Dual15 Plus	6-Year	15% ¹	110.00%	110.00%	-	80.00%	250.00%	-	-

¹ 15% is automatically included in the value credited to the account regardless of market performance.

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.

Insurance products issued by:
The Lincoln National Life Insurance Company
For use with the general public.

Guarantee of Principal Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Russell 2000® Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance Cap	6-Year	20%	105.00%	105.00%	-	120.00%	120.00%	-	-
		30%	65.00%	70.00%	-	60.00%	70.00%	-	-
	1-Year	10%	15.75%	19.75%	19.75%	16.25%	17.75%	14.75%	16.25%
		15%	13.00%	-	-	12.25%	13.75%	11.75%	13.25%
		20%	11.50%	-	-	-	-	-	-
		100%	6.75%	-	-	-	-	-	-
	6-Year Annual Lock	10%	12.50%	14.50%	-	-	-	-	-
Participation Rates	6-Year	10%	100.00%	100.00%	120.00%	110.00%	105.00%	-	-
	3-Year	10%	110.00%	-	-	115.00%	110.00%	-	-
Performance Trigger	1-Year	10%	10.50%	-	-	-	-	10.25%	11.75%
		15%	9.75%	-	-	-	-	9.75%	10.75%
		20%	9.00%	-	-	-	-	-	-
Dual Performance Trigger	1-Year	10%	7.00%	7.75%	-	6.75%	7.00%	7.00%	8.00%
Dual15 Plus	6-Year	15% ¹	100.00%	100.00%	-	70.00%	200.00%	-	-

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.

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.

Participation Rate – The percentage of any positive index performance credited to your account at the end of the term.

Protection Level – The percentage loss that Lincoln will absorb from a market downturn in the indexed accounts. If a market index drop is in excess of the protection level, there is the risk of loss of principal.

Dual Performance Trigger – The dual performance trigger rate is credited to your account if the index change is up, flat, or down within the protection level at the end of a term. If the index change is down more than the protection level, the dual performance trigger rate is used to offset loss, which may provide a positive return.

Dual15 Plus Account – If the index change is up or flat, you earn the greater of 15% or the index return up to the cap. If the index change is down, 15% is added to the index loss, which may provide a positive return.

Index-Linked Annuities

An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices or ETFs used are price return and do not reflect dividends paid on the underlying stocks. The level of the index may reflect the deduction of an annual fee. See prospectus for details. The indices and ETFs do not represent a direct investment in the index or ETF.

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Important information:

Lincoln Financial Group® 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.

Lincoln Level Advantage 2SM index-linked annuity is a long-term investment product designed for retirement purposes. There are no explicit fees associated with the index-linked account options available. 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.

Index-linked annuity products are complex insurance and investment vehicles. Please reference the prospectus for information about the levels of protection available and other important product information.

Any distribution or transfer from an indexed account (other than on the term end date) is based on the interim value of each indexed segment. This value is based on a formula and may not correspond to the current performance of the index you selected. Any distribution or transfer during a term will have a negative impact on the value at the end of the term. This reduction could be larger than the dollar amount of the distribution or transfer. See prospectus for details.

The risk of loss occurs each time you move into a new indexed account. 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, term, and crediting strategy selected are subject to change and may not be available with every option. Please see the prospectus for details.

Lincoln Level Advantage 2SM index-linked annuities (contract form 24-50090 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.**

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 any selling entity 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.

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.

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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LCN-6452979-030424 B-Share
PDF 8/24 Z06

Order code: VA-LVBS2-RST002



Lincoln Level Advantage 2SM index-linked annuity

B-Share - current new business rates effective 7/15/24

Account Value Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Russell 2000® Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance Cap	6-Year	20%	400.00%	Uncapped	-	Uncapped	Uncapped	-	-
		30%	80.00%	95.00%	-	300.00%	100.00%	-	-
	1-Year	10%	16.00%	20.00%	20.00%	16.50%	18.00%	15.00%	16.50%
		15%	13.25%	-	-	12.50%	14.00%	12.00%	13.50%
		20%	11.75%	-	-	-	-	-	-
		100%	7.00%	-	-	-	-	-	-
	6-Year Annual Lock	10%	13.00%	15.00%	-	-	-	-	-
Participation Rates	6-Year	10%	105.00%	105.00%	125.00%	115.00%	110.00%	-	-
	3-Year	10%	110.00%	-	-	115.00%	110.00%	-	-
Performance Trigger	1-Year	10%	10.75%	-	-	-	-	10.50%	12.00%
		15%	10.00%	-	-	-	-	10.00%	11.00%
		20%	9.25%	-	-	-	-	-	-
Dual Performance Trigger	1-Year	10%	7.25%	8.00%	-	7.00%	7.25%	7.25%	8.25%
Dual15 Plus	6-Year	15% ¹	250.00%	125.00%	-	250.00%	250.00%	-	-

¹ 15% is automatically included in the value credited to the account regardless of market performance.

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.

Insurance products issued by:
The Lincoln National Life Insurance Company
For use with the general public.

Guarantee of Principal Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Russell 2000® Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance Cap	6-Year	20%	300.00%	750.00%	-	750.00%	750.00%	-	-
		30%	75.00%	90.00%	-	275.00%	95.00%	-	-
	1-Year	10%	15.50%	19.50%	19.50%	16.00%	17.50%	14.50%	16.00%
		15%	12.75%	-	-	12.00%	13.50%	11.50%	13.00%
		20%	11.25%	-	-	-	-	-	-
		100%	6.75%	-	-	-	-	-	-
6-Year Annual Lock	10%	12.50%	14.50%	-	-	-	-	-	
Participation Rates	6-Year	10%	100.00%	100.00%	120.00%	110.00%	105.00%	-	-
	3-Year	10%	100.00%	-	-	110.00%	105.00%	-	-
Performance Trigger	1-Year	10%	10.25%	-	-	-	-	10.00%	11.50%
		15%	9.50%	-	-	-	-	9.50%	10.50%
		20%	8.75%	-	-	-	-	-	-
Dual Performance Trigger	1-Year	10%	6.75%	7.50%	-	6.50%	7.00%	6.75%	8.00%
Dual15 Plus	6-Year	15% ¹	250.00%	100.00%	-	250.00%	250.00%	-	-

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.

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.

Participation Rate – The percentage of any positive index performance credited to your account at the end of the term.

Protection Level – The percentage loss that Lincoln will absorb from a market downturn in the indexed accounts. If a market index drop is in excess of the protection level, there is the risk of loss of principal.

Dual Performance Trigger – The dual performance trigger rate is credited to your account if the index change is up, flat, or down within the protection level at the end of a term. If the index change is down more than the protection level, the dual performance trigger rate is used to offset loss, which may provide a positive return.

Dual15 Plus Account – If the index change is up or flat, you earn the greater of 15% or the index return up to the cap. If the index change is down, 15% is added to the index loss, which may provide a positive return.

Index-Linked Annuities

An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices or ETFs used are price return and do not reflect dividends paid on the underlying stocks. The level of the index may reflect the deduction of an annual fee. See prospectus for details. The indices and ETFs do not represent a direct investment in the index or ETF.

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Index-linked annuity products are complex insurance and investment vehicles. Please reference the prospectus for information about the levels of protection available and other important product information.

Any distribution or transfer from an indexed account (other than on the term end date) is based on the interim value of each indexed segment. This value is based on a formula and may not correspond to the current performance of the index you selected. Any distribution or transfer during a term will have a negative impact on the value at the end of the term. This reduction could be larger than the dollar amount of the distribution or transfer. See prospectus for details.

The risk of loss occurs each time you move into a new indexed account. 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, term, and crediting strategy selected are subject to change and may not be available with every option. Please see the prospectus for details.

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This product and the components and features contained within are not available in all states or firms.

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.

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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LCN-6452979-030424 B-Share
PDF 7/24 Z03

Order code: VA-LVBS2-RST002



Lincoln Level Advantage 2SM index-linked annuity

B-Share - current new business rates effective 6/17/24

Account Value Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Russell 2000® Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance Cap	6-Year	20%	Uncapped	Uncapped	-	Uncapped	Uncapped	-	-
		30%	95.00%	95.00%	-	300.00%	100.00%	-	-
	1-Year	10%	16.00%	20.00%	20.00%	16.50%	18.00%	15.00%	16.50%
		15%	13.25%	-	-	12.50%	14.00%	12.00%	13.50%
		20%	11.75%	-	-	-	-	-	-
		100%	7.00%	-	-	-	-	-	-
6-Year Annual Lock	10%	13.00%	15.00%	-	-	-	-	-	
Participation Rates	6-Year	10%	105.00%	105.00%	125.00%	115.00%	110.00%	-	-
	3-Year	10%	110.00%	-	-	115.00%	110.00%	-	-
Performance Trigger	1-Year	10%	10.75%	-	-	-	-	10.50%	12.00%
		15%	10.00%	-	-	-	-	10.00%	11.00%
		20%	9.25%	-	-	-	-	-	-
Dual Performance Trigger	1-Year	10%	7.25%	8.00%	-	7.00%	7.25%	7.25%	8.25%
Dual15 Plus	6-Year	15% ¹	250.00%	125.00%	-	250.00%	250.00%	-	-

¹ 15% is automatically included in the value credited to the account regardless of market performance.

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.

Insurance products issued by:
The Lincoln National Life Insurance Company
For use with the general public.

Guarantee of Principal Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Russell 2000® Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance Cap	6-Year	20%	750.00%	750.00%	-	750.00%	750.00%	-	-
		30%	90.00%	90.00%	-	275.00%	95.00%	-	-
	1-Year	10%	15.50%	19.50%	19.50%	16.00%	17.50%	14.50%	16.00%
		15%	12.75%	-	-	12.00%	13.50%	11.50%	13.00%
		20%	11.25%	-	-	-	-	-	-
		100%	6.75%	-	-	-	-	-	-
		6-Year Annual Lock	10%	12.50%	14.50%	-	-	-	-
Participation Rates	6-Year	10%	100.00%	100.00%	120.00%	110.00%	105.00%	-	-
	3-Year	10%	100.00%	-	-	110.00%	105.00%	-	-
Performance Trigger	1-Year	10%	10.25%	-	-	-	-	10.00%	11.50%
		15%	9.50%	-	-	-	-	9.50%	10.50%
		20%	8.75%	-	-	-	-	-	-
Dual Performance Trigger	1-Year	10%	6.75%	7.50%	-	6.50%	7.00%	6.75%	8.00%
Dual15 Plus	6-Year	15% ¹	250.00%	100.00%	-	250.00%	250.00%	-	-

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.

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Participation Rate – The percentage of any positive index performance credited to your account at the end of the term.

Protection Level – The percentage loss that Lincoln will absorb from a market downturn in the indexed accounts. If a market index drop is in excess of the protection level, there is the risk of loss of principal.

Dual Performance Trigger – The dual performance trigger rate is credited to your account if the index change is up, flat, or down within the protection level at the end of a term. If the index change is down more than the protection level, the dual performance trigger rate is used to offset loss, which may provide a positive return.

Dual15 Plus Account – If the index change is up or flat, you earn the greater of 15% or the index return up to the cap. If the index change is down, 15% is added to the index loss, which may provide a positive return.

Index-Linked Annuities

An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices or ETFs used are price return and do not reflect dividends paid on the underlying stocks. The level of the index may reflect the deduction of an annual fee. See prospectus for details. The indices and ETFs do not represent a direct investment in the index or ETF.

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Lincoln Level Advantage 2SM index-linked annuity is a long-term investment product designed for retirement purposes. There are no explicit fees associated with the index-linked account options available. 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.

Index-linked annuity products are complex insurance and investment vehicles. Please reference the prospectus for information about the levels of protection available and other important product information.

Any distribution or transfer from an indexed account (other than on the term end date) is based on the interim value of each indexed segment. This value is based on a formula and may not correspond to the current performance of the index you selected. Any distribution or transfer during a term will have a negative impact on the value at the end of the term. This reduction could be larger than the dollar amount of the distribution or transfer. See prospectus for details.

The risk of loss occurs each time you move into a new indexed account. 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, term, and crediting strategy selected are subject to change and may not be available with every option. Please see the prospectus for details.

Lincoln Level Advantage 2SM index-linked annuities (contract form 24-50090 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.**

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 any selling entity 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.

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.

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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LCN-6452979-030424 B-Share
PDF 6/24 Z02

Order code: VA-LVBS2-RST002



Lincoln Level Advantage 2SM index-linked annuity

B-Share - current new business rates effective 5/20/24

Account Value Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Russell 2000® Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance Cap	6-Year	20%	Uncapped	Uncapped	-	Uncapped	Uncapped	-	-
		30%	95.00%	95.00%	-	300.00%	100.00%	-	-
	1-Year	10%	17.00%	20.00%	20.00%	18.00%	18.00%	16.00%	18.00%
		15%	14.50%	-	-	13.50%	14.00%	12.50%	14.50%
		20%	13.00%	-	-	-	-	-	-
		100%	7.00%	-	-	-	-	-	-
6-Year Annual Lock	10%	14.00%	16.50%	-	-	-	-	-	
Participation Rates	6-Year	10%	105.00%	105.00%	125.00%	115.00%	110.00%	-	-
	3-Year	10%	108.00%	-	-	115.00%	110.00%	-	-
Performance Trigger	1-Year	10%	11.50%	-	-	-	-	11.00%	12.50%
		15%	10.50%	-	-	-	-	10.00%	11.50%
		20%	10.00%	-	-	-	-	-	-
Dual Performance Trigger	1-Year	10%	8.00%	8.00%	-	7.75%	8.00%	7.75%	8.75%
Dual15 Plus	6-Year	15% ¹	Uncapped	125.00%	-	Uncapped	Uncapped	-	-

¹ 15% is automatically included in the value credited to the account regardless of market performance.

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.

This product and the components and features contained within are not available in all states or firms.

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public.

Guarantee of Principal Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Russell 2000® Index	MSCI EAFE Index	Capital Strength Index SM	First Trust American Leadership Index TM	Capital Group Global Growth Equity ETF	Capital Group Growth ETF
Performance Cap	6-Year	20%	750.00%	750.00%	-	750.00%	750.00%	-	-
		30%	90.00%	90.00%	-	275.00%	95.00%	-	-
	1-Year	10%	16.50%	19.50%	19.50%	17.50%	17.50%	15.50%	17.50%
		15%	14.00%	-	-	13.00%	13.50%	12.00%	14.00%
		20%	12.50%	-	-	-	-	-	-
		100%	6.50%	-	-	-	-	-	-
6-Year Annual Lock	10%	13.50%	16.00%	-	-	-	-	-	
Participation Rates	6-Year	10%	100.00%	100.00%	120.00%	110.00%	105.00%	-	-
	3-Year	10%	100.00%	-	-	110.00%	105.00%	-	-
Performance Trigger	1-Year	10%	11.00%	-	-	-	-	10.50%	12.00%
		15%	10.00%	-	-	-	-	9.50%	11.00%
		20%	9.50%	-	-	-	-	-	-
Dual Performance Trigger	1-Year	10%	7.50%	7.50%	-	7.25%	7.50%	7.25%	8.25%
Dual15 Plus	6-Year	15% ¹	750.00%	100.00%	-	750.00%	750.00%	-	-

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.

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.

Participation Rate – The percentage of any positive index performance credited to your account at the end of the term.

Protection Level – The percentage loss that Lincoln will absorb from a market downturn in the indexed accounts. If a market index drop is in excess of the protection level, there is the risk of loss of principal.

Dual Performance Trigger – The dual performance trigger rate is credited to your account if the index change is up, flat, or down within the protection level at the end of a term. If the index change is down more than the protection level, the dual performance trigger rate is used to offset loss, which may provide a positive return.

Dual15 Plus Account – If the index change is up or flat, you earn the greater of 15% or the index return up to the cap. If the index change is down, 15% is added to the index loss, which may provide a positive return.

Index-Linked Annuities

An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices or ETFs used are price return and do not reflect dividends paid on the underlying stocks. The level of the index may reflect the deduction of an annual fee. See prospectus for details. The indices and ETFs do not represent a direct investment in the index or ETF.

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