

Lincoln Level Advantage[®] indexed variable annuity

B-Share rates effective 9/25/24

Account Value Death Benefit

Crediting Strategy	Term	Protection	S&P 500 [®] Index	Capital Strength Index ^{SM1}	First Trust American Leadership Index ^{TM1}	Russell 2000 [®] Index	MSCI EAFE Index
Performance Cap	6-Year	20%	150.00%	200.00%	200.00%	115.00%	-
		30%	75.00%	70.00%	-	80.00%	-
	6-Year Annual Lock	10%	13.00%	10.50%	-	15.00%	11.75%
Dual15 Plus ²	6-Year	15% ³	110.00%	80.00%	250.00%	110.00%	-

Guarantee of Principal Death Benefit

Crediting Strategy	Term	Protection	S&P 500 [®] Index	Capital Strength Index ^{SM1}	First Trust American Leadership Index ^{TM1}	Russell 2000 [®] Index	MSCI EAFE Index
Performance Cap	6-Year	20%	125.00%	175.00%	175.00%	105.00%	-
		30%	65.00%	60.00%	-	70.00%	-
	6-Year Annual Lock	10%	12.50%	10.00%	-	14.50%	11.25%
Dual15 Plus ²	6-Year	15% ³	100.00%	70.00%	200.00%	100.00%	-

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.

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.

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.

¹ No dividend will be paid, and the total return of the index selected may be less than owning the actual securities tracked by the index and incorporates the embedded 65 basis point fee.

² This strategy is not available for contracts issued prior to April 30, 2024.

³ 15% is automatically included in the value credited to the account regardless of market performance.

Certain indexed accounts may not be available to in-force contracts. Refer to the prospectus for availability.

Not all strategies are available in all states and firms.

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. These rates apply for both new deposits and renewals.

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public.

An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices used are price indices 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. One cannot invest directly in an index.

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Indexed-linked variable annuity products are complex insurance and investment vehicles and are subject to surrender charges and interim value calculations for any withdrawals during the term. Please reference the prospectus for information about the levels of protection available and other important product information.

The risk of loss occurs each time you move into a new indexed account after the end of an indexed term. The protection level option selected in the indexed account helps protect you from some downside risk. 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 and term selected are subject to change and may not be available with every option. Please see the prospectus for details.

Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable prospectuses for the variable annuity and its underlying investment options contain this and other important information. Please call 877-534-4357 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.

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Not available in New York.

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