



Company	Lincoln National Life Insurance Company Lincoln Financial
A.M Best Rating	A
Standard and Poor's Rating	A+
Product Type	Fixed Indexed
Product	Lincoln Set 5[®] II (Morgan Stanley) (FPDA)
Policy Form Number	ICC1515-619
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank
Product Launch Date	9/26/2022
Bonus	N/A
Surrender Charge	5 Years 9.00, 8.00, 7.00, 6.00, 5.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 87.5% @ 1 - 3%

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Company	Lincoln National Life Insurance Company Lincoln Financial
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Strategies / Subaccounts Offered	4 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / \$100,000
Current Fixed Account Rate(s)	3.40% / 3.90%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of Account Value immediately
Death Benefit	Greater of: Full Account Value, Minimum Guaranteed Surrender Value, or Guaranteed Minimum Non-Surrender Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	IRA, NQ, Roth IRA, Inherited NQ
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$10,000
Minimum Subsequent Premium	Q/NQ \$50
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A

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Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	A 'Guaranteed Minimum Non- Surrender Value' (GMNSV) will be used in calculating death and annuitization benefits. The GMNSV is equal to 100% of the premiums paid, less withdrawals and premium tax, at a specified rate of interest (between 0.25% and 3.00%), declared by Lincoln National Life. Must be contracted through <i>Morgan Stanley</i> to sell this product.
State Approvals	Variations Approved In: FL, MA States Not Approved In: CA, NY
Street Level Compensation	Channel Specific Product Not Available
Data thought to be current as of:	1/30/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Rates Effective January 30, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Lincoln National Life Insurance Company Lincoln Financial	Lincoln Set 5 [®] II (Morgan Stanley) (FPDA)	Low Band / \$100,000	S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	6.25% / 8.15% Annually	N/A / N/A	N/A / N/A	100% / 1.00% Annually / N/A	N/A / N/A
			S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	5.75% / 7.25% Annually	N/A / N/A	N/A / N/A	100% / 5.75% Annually / N/A	N/A / N/A
			S&P 500	Annual	Performance Triggered	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A	5.75% / 7.25%
			S&P 500	Annual	Dual Performance Triggered	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A	5.50% / 6.50%
Current Fixed Account Rate(s)		3.40% / 3.90%									
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		<p>For the second annual point-to-point S&P 500 strategies - caps are guaranteed for the length of the initial surrender charge duration.</p> <p>Bailout provision: if credited rate renews at a rate that is less than the Bailout Rate, client has the option of surrendering the contract penalty-free.</p> <p>Performance Triggered indexed strategy credits the specified rate if the index has positive indexed performance or remains flat.</p> <p>Dual Performance Triggered indexed strategy credits the specified rate if the index has positive indexed performance or remains flat. If the indexed performance is negative by less than the value of the specified rate, the Dual Performance Triggered indexed strategy will credit the difference in the specified rate and the negative performance. If the indexed performance is negative by more than the specified rate, no interest will be credited.</p>									