



Company	Lincoln National Life Insurance Company Lincoln Financial
A.M Best Rating	A
Standard and Poor's Rating	A+
Product Type	Variable
Product	Lincoln American Legacy[®] Fusion (Edward Jones) (FPDA)
Policy Form Number	30070-B
Distribution Channels Sold In	B/D: Full Service National
Product Launch Date	10/31/2011
Bonus	N/A
Surrender Charge	1 Years 1.00, 0.00%
Share Class	O Share
Mortality and Expense Charge (M&E)	0.80% Assessed daily
Product Fee	N/A
Administration Charge	0.10%
Other Charge	0.50%
*Total Annual Expense	1.40%
Annual Contract Fee	\$50
Annual Contract Fee Waived At	\$50,000
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 24 Variable, 0 Fixed



Company	Lincoln National Life Insurance Company Lincoln Financial
Product	Lincoln American Legacy[®] Fusion (Edward Jones) (FPDA)
Net Subaccount Fee Range	0.72 - 1.15%
Free Transfers per Year	12
Transfer Fee	N/A
Rate Banding	N/A
Current Fixed Account Rate(s)	N/A
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	3.00% three-month DCA+ 3.00% six-month DCA+ 2.00% 12-month DCA+
Penalty-Free Withdrawals	Greater of: 10% of Account Value immediately OR 10% of Premiums Paid immediately
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness Disability
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA, Inherited NQ
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$10,000
Minimum Subsequent Premium	Q/NQ \$300 EFT \$25 Monthly

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Company	Lincoln National Life Insurance Company Lincoln Financial
Product	Lincoln American Legacy[®] Fusion (Edward Jones) (FPDA)
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed Lincoln ProtectedPay Select Core [®] VI (Fusion)
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	Actively Marketed Guarantee of Principal Death Benefit (American Legacy) Enhanced Guaranteed Minimum Death Benefit (American Legacy) Estate Enhancement Benefit Rider (Choice Plus)
Guaranteed Minimum Income Benefit (GMIB)	Actively Marketed i4LIFE Advantage [®] (American Legacy Fusion) II
Other	<p>Premium Based (Other) Charge assessed quarterly and based on the quarter each premium is received. Any Premiums Paid in the first contract quarter are considered the initial Premiums Paid. The charge for each Subsequent Premium remains level for seven years.</p> <p>Premium: Quarterly Charge</p> <p>Less than \$49,999: 0.1750%</p> <p>\$50,000 - \$99,999: 0.1600%</p> <p>\$100,000 - \$249,999: 0.1250%</p> <p>\$250,000 - \$499,999: 0.0875%</p> <p>\$500,000 - \$999,999: 0.0625%</p> <p>\$1,000,000+: 0.0375%</p> <p>Annual Fee is waived after 15 years.</p> <p>Must be contracted through <i>Edward Jones</i> to sell this product.</p>



Company	Lincoln National Life Insurance Company Lincoln Financial
Product	Lincoln American Legacy[®] Fusion (Edward Jones) (FPDA)
State Approvals	Variations Approved In: MN, OR, PA, WA States Not Approved In: NY
Street Level Compensation	To be determined by Broker Dealer
Data thought to be current as of:	5/1/2026

* 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.



Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Lincoln National Life Insurance Company Lincoln Financial	Lincoln American Legacy [®] Fusion (Edward Jones) (FPDA)	American Funds Global Growth Portfolio Class 4	Capital Research and Management Company	0.95%
		American Funds Growth and Income Portfolio Class 4	Capital Research and Management Company	0.82%
		American Funds IS Asset Allocation Fund Class 4	Capital Research and Management Company	0.79%
		American Funds IS Bond Fund of America Class 4	Capital Research and Management Company	0.72%
		American Funds IS Capital Income Builder Class 4	Capital Research and Management Company	0.77%
		American Funds IS Capital World Bond Fund Class 4	Capital Research and Management Company	0.98%
		American Funds IS Capital World Growth and Income Fund Class 4	Capital Research and Management Company	0.91%
		American Funds IS Global Balanced Fund Class 4	Capital Research and Management Company	1.01%
		American Funds IS Global Growth Fund Class 4	Capital Research and Management Company	0.90%
		American Funds IS Global Small Capitalization Fund Class 4	Capital Research and Management Company	1.15%
		American Funds IS Growth Fund Class 4	Capital Research and Management Company	0.83%
		American Funds IS Growth-Income Fund Class 4	Capital Research and Management Company	0.78%
		American Funds IS High-Income Trust Class 4	Capital Research and Management Company	0.87%
		American Funds IS International Fund Class 4	Capital Research and Management Company	0.97%
		American Funds IS International Growth and Income Fund Class 4	Capital Research and Management Company	1.06%
		American Funds IS Mortgage Fund Class 4	Capital Research and Management Company	0.81%
		American Funds IS New World Fund Class 4	Capital Research and Management Company	1.07%
		American Funds IS U.S. Government Securities Fund Class 4	Capital Research and Management Company	0.75%
		American Funds IS Washington Mutual Investors Fund Class 4	Capital Research and Management Company	0.75%
		American Funds Ultra-Short Bond Fund Class 4	Capital Research and Management Company	0.81%
		LVIP American Balanced Allocation Fund Service Class	Lincoln Investment Advisors Corporation	0.92%
LVIP American Growth Allocation Fund Service Class	Lincoln Investment Advisors Corporation	0.94%		
LVIP American Income Allocation Fund Service Class	Lincoln Investment Advisors Corporation	0.92%		

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Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Lincoln National Life Insurance Company Lincoln Financial	Lincoln American Legacy[®] Fusion (Edward Jones) (FPDA)	LVIP American Preservation Fund Service Class	Lincoln Investment Advisors Corporation	0.86%
Other Crediting Strategy Information		N/A		



Company	Lincoln National Life Insurance Company
Benefit Name	Lincoln ProtectedPay Select Core[®] VI (Fusion)
Products Available On	Lincoln American Legacy [®] Fusion(Edward Jones) Lincoln ChoicePlus SM Fusion(Edward Jones)
Is Benefit a Rider?	Yes
Benefit Launch Date	2/18/2025
Can Benefit Be Terminated?	Yes
Benefit Issue Ages	0 - 85
Minimum Age at Which GLWB Payments Can Commence	59
Waiting Period to Exercise Benefit	N/A
Step-Up	Yes
Step-Up Frequency	Annually
Spousal Continuation	No
Benefit Base Bonus on GLWB	N/A
Increasing Income after Income Commencement	No
Current Annual Benefit Charge	1.60%
Maximum Annual Benefit Charge	2.75%
Charge Frequency	Quarterly
Charge Based on	Benefit Base
Rollup Interest Type	Simple
Rollup	7.00%
Initial Rollup Period	10 Years
Reset on Rollup Period Permitted	No

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Company	Lincoln National Life Insurance Company
Benefit Name	Lincoln ProtectedPay Select Core[®] VI (Fusion)
Maximum Rollup Period	Earlier of 10 years or age 85
Impact of Withdrawals Prior to Income Commencement	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata
Investment Restrictions	<p>Yes</p> <p>Allowable Options:</p> <p>Category 1: Must be at least 20% of Account Value:</p> <p>Category 2: Up to 80% of Account Value:</p> <p>Category 3: Up to 100% of Account Value</p> <p>Enhanced DCA and Fixed Account are only available for DCA.</p>
Benefit Conflicts	Rider not available in conjunction with another Guaranteed Lifetime Withdrawal Benefit or Guaranteed Minimum Interest Benefit (GMIB) except for the i4Life Advantage GMIB rider.



Company	Lincoln National Life Insurance Company
Benefit Name	Lincoln ProtectedPay Select Core [®] VI (Fusion)
<p>Guaranteed Lifetime Withdrawal Benefit</p>	<p>Optional Lincoln ProtectedPay Select Core Rider guarantees annual withdrawals at a specified level (see below*), regardless if the Account Value goes to zero. Guaranteed 7.00% annual increase on Benefit Base until the earlier of 10-years or age 85. No Subsequent Premiums Paid will receive a rollup in the year received after the first 90 days. No rollup is credited in any year where a withdrawal is taken. Automatic step-ups annually, if Account Value exceeds the Benefit Base prior to age 86. Step-ups do not increase the Rollup Benefit Base. Withdrawal % will increase if a step-up occurs after a new age band has been reached. Rider charge may increase with a step-up or on any rider anniversary, after the 10th rider anniversary, but can be declined; the Benefit Base and rider charge will then remain as they were prior to the step-up. Declining one step-up does not stop future automatic step-ups. After the first rider anniversary, if Subsequent Premiums Paid are \$100,000 or more, the rider charge increase cannot be declined.</p> <p>Each year the Benefit Base is equal to the:</p> <p style="text-align: center;">Greater of:</p> <ol style="list-style-type: none"> 1. Premiums Paid, plus any applicable Premium Bonus, increased by 6.00%, or 2. Account Anniversary Value, plus any additional Premiums Paid, less adjustment for withdrawals, until age 85. <p>If the Joint Life option is elected, annual rider charge of 1.60% is deducted quarterly from the Account Value, based on the Benefit Base. The Joint Life Income % is based on the youngest Designated Life. Rider may be elected at issue if the initial Premium Paid is \$25,000 or more, or on any contract anniversary. If elected after issue, Account Value must be at least \$25,000 and the initial Benefit Base will equal the Account Value the day the rider is added. Any Premiums Bonus will also added to the Benefit Base. Rider can be terminated at client's request after the fifth rider anniversary, for certain ownership changes, upon election of the i4Life Advantage rider or if the Account Value is reduced to zero as a result of an excess withdrawal. If the rider is terminated, client must wait</p>



Company	Lincoln National Life Insurance Company
Benefit Name	Lincoln ProtectedPay Select Core[®] VI (Fusion)
	one year before electing another rider, except for the i4Life Advantage rider. Not available for 401(a), 401(k), 403(b), SEP IRA, SIMPLE IRA, Inherited IRA, Inherited Roth, Non-Qualified Stretch and Keogh/HR10 contracts.
Benefit Payout Table	<p><u>*Income % Based on Age of Commencement</u> (Single Life / Joint Life) Ages 59 - 64 = 4.75% / 4.40% Ages 65 - 69 = 6.25% / 5.75% Ages 70 - 74 = 6.55% / 5.95% Ages 75+ = 6.65% / 6.00%</p>
Benefit Close Date	N/A



Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	Guarantee of Principal Death Benefit (American Legacy)	Enhanced Guaranteed Minimum Death Benefit (American Legacy)	Estate Enhancement Benefit Rider (Choice Plus)
Products Available On	Lincoln American Legacy Shareholder's Advantage [®] A-Share Lincoln American Legacy Shareholder's Advantage [®] Fee-Based Lincoln American Legacy [®] Advisory Lincoln American Legacy [®] Design 1 Lincoln American Legacy [®] Design 2 Lincoln American Legacy [®] Design 3 Lincoln American Legacy [®] Fusion(Edward Jones) Lincoln American Legacy [®] Series B-Share Lincoln American Legacy [®] Series C-Share Lincoln American Legacy [®] Series L-Share Lincoln American Legacy [®] Signature 1 Lincoln American Legacy [®] Signature 2	Lincoln American Legacy Shareholder's Advantage [®] A-Share Lincoln American Legacy Shareholder's Advantage [®] Fee-Based Lincoln American Legacy [®] Design 1 Lincoln American Legacy [®] Design 2 Lincoln American Legacy [®] Design 3 Lincoln American Legacy [®] Fusion(Edward Jones) Lincoln American Legacy [®] Series B-Share Lincoln American Legacy [®] Series C-Share Lincoln American Legacy [®] Series L-Share Lincoln American Legacy [®] Signature 1 Lincoln American Legacy [®] Signature 2	Lincoln American Legacy [®] Fusion(Edward Jones)
Benefit Launch Date	4/30/1987	4/30/1997	10/31/2011
Benefit Type	Return of Principal	Highest Anniversary Value	Earnings Enhancement Benefit
Can Benefit Be Terminated?	Yes	Yes	No
Rider Issue Ages	0 - 85	0 - 79	0 - 75
Step-Up	No	Yes	No
Step-Up Frequency	N/A	Annually	N/A
Spousal Continuation	Yes	No	Yes
Current Annual Benefit Charge	0.05%	0.30%	0.50%
Maximum Annual Benefit Charge	0.05%	0.30%	0.50%
Charge Frequency	Daily	Daily	Daily
Charge Based on	Account Value	Account Value	Account Value
Rollup Interest Type	N/A	N/A	N/A

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Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	Guarantee of Principal Death Benefit (American Legacy)	Enhanced Guaranteed Minimum Death Benefit (American Legacy)	Estate Enhancement Benefit Rider (Choice Plus)
Rollup	N/A	N/A	N/A
Initial Rollup Period	N/A	N/A	N/A
Reset on Rollup Period Permitted	No	No	No
Maximum Rollup Period	N/A	N/A	N/A
Impact of Withdrawals	<p>With optional Living Benefit Riders: Dollar for Dollar, Pro Rata thereafter for excess withdrawals</p> <p>Without optional Living Benefit Riders: Pro Rata</p>	<p>Premiums Paid with Optional Living Benefit Riders: Dollar for Dollar, Pro Rata thereafter for excess withdrawals</p> <p>Premiums Paid without Optional Living Benefit Riders: Pro Rata</p> <p>Highest Anniversary Value: Pro Rata</p>	<p>Premiums Paid: With Optional Living Benefit Riders: Dollar for Dollar, Pro Rata thereafter for excess withdrawals</p> <p>Without Optional Living Benefit Riders: Pro Rata</p> <p>Highest Contract Anniversary Value: Pro Rata</p> <p>Enhancement Base: reduces earnings first and Dollar for Dollar if there are no earnings when a withdrawal is taken.</p>
Investment Restrictions	N/A	N/A	N/A
Benefit Conflicts	May not be elected in conjunction any other optional GMDB.	May not be elected in conjunction any other optional GMDB.	Not available with optional i4Life GMIB.



Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	Guarantee of Principal Death Benefit (American Legacy)	Enhanced Guaranteed Minimum Death Benefit (American Legacy)	Estate Enhancement Benefit Rider (Choice Plus)
Guaranteed Minimum Death Benefit	<p>Optional Guarantee of Principal Death Benefit provides a minimum death benefit that is equal to:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Full Account Value, or 2. Premiums Paid, adjusted for withdrawals. 	<p>Optional Enhanced Guaranteed Minimum Death Benefit minimum death benefit is equal to the:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Full Account Value, 2. Premiums Paid, adjusted for withdrawals, or 3. The Highest Anniversary Value on any contract anniversary before the annuitant reaches age 81, plus Subsequent Premiums Paid, adjusted for withdrawals. 	<p>Optional Estate Enhancement Benefit Rider (EEB) provides a minimum death benefit that is equal to:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Full Account Value, or 2. Premiums Paid, adjusted for withdrawals, 3. Highest Contract Anniversary Value, plus additional Premiums Paid, adjusted for withdrawals, or 4. "Enhancement Base." Enhancement Base equals the Account Value, plus an amount equal to the Enhancement Rate (see below*) multiplied by the lesser of the policy earnings, or 200% of remaining Premiums Paid prior to age 76, adjusted for withdrawals. <p>*Enhancement Rate: Issue Age 0 - 69: 40% Issue Age 70 - 75: 25%</p> <p>Earnings are equal to the Account Value as of the date of death, less total Premiums Paid, adjusted for withdrawals.</p> <p>After the first rider year and age 70, subsequent Premiums Paid per rider year cannot exceed \$100,000. Spousal Continuation available. If spouse is age 76 or older upon continuation, the EEB death benefit will be reduced to the Enhanced Guaranteed Minimum Death Benefit.</p>
Benefit Close Date	N/A	N/A	N/A

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Company	Lincoln National Life Insurance Company
Benefit Name	i4LIFE Advantage [®] (American Legacy Fusion) II
Products Available On	Lincoln American Legacy [®] Fusion(Edward Jones)
Benefit Launch Date	11/20/2023
Can Benefit Be Terminated?	No
Rider Issue Ages	60 - 95
Waiting Period to Exercise Benefit	N/A
Step-Up	No
Step-Up Frequency	N/A
Waiting Period to Exercise Benefit After Step-Up Restart	N/A
Spousal Continuation	Yes
Current Annual Benefit Charge	0.40%
Maximum Annual Benefit Charge	0.40%
Charge Frequency	Daily
Charge Based on	Account Value
Rollup Interest Type	N/A
Rollup	N/A
Initial Rollup Period	N/A
Reset on Rollup Period Permitted	No
Maximum Rollup Period	N/A
Impact of Withdrawals	Dollar-for-Dollar
Investment Restrictions	N/A
Benefit Conflicts	May be elected with the Guaranteed Income Benefit.

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Company	Lincoln National Life Insurance Company
Benefit Name	i4LIFE Advantage [®] (American Legacy Fusion) II
Guaranteed Minimum Income Benefit	<p>Optional i4LIFE Advantage Guaranteed Income Benefit (GMIB) rider guarantees an annuitization amount based on variable annuitization. Unlike traditional annuitization, this benefit provides the owner access to the Account Value upon surrender, as well as providing the beneficiaries a death benefit.</p> <p>The period during which the owner retains access to the annuity's Account Value, and beneficiaries a death benefit, is referred to as the 'Access Period'. Thereafter, the 'Lifetime Income Period' commences and Account Values and death benefits will no longer be accessible. Upon election, income must commence within one year.</p> <p>The owner may select an Access Period, subject to the following guidelines:</p> <p style="text-align: center;">Access Period Minimum- 10 years Access Period Maximum- to age 100 for Qualified contracts; the difference between the owners current age and age 115 for Non-Qualified contracts. (Access Period based on the youngest life for Joint Life annuities)</p> <p>If the Select Guaranteed Income Benefit or Guaranteed Income Benefit (Managed Risk) is elected the following Access Period guidelines apply:</p> <p>Access Period Minimum- Longer of 20 years or the difference between the age at election and age 90 Access Period Maximum- to age 100 for Qualified contracts; to age 115 for Non-Qualified contracts. (Access Period based on the youngest life for Joint Life annuities)</p> <p>Note that longer Access Periods will result in a relatively-lower Regular Income Payment amounts, as compared to shorter Access Periods; extending the Access Period will likewise result in a relatively-lower Regular Income Payment. The Access Period may be extended once annually, for a minimum of 5 years beyond the end of the current Access Period, subject to the maximum Access Period. Prolonging the Access</p>

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Company	Lincoln National Life Insurance Company
Benefit Name	i4LIFE Advantage [®] (American Legacy Fusion) II
	<p>Period may reduce the Account Value to zero, prior to the end of the chosen Access Period.</p> <p>Withdrawals made in addition to Regular Income Payments will result in an immediate recalculation of the Regular Income Payment; this may result in a relatively-lower Regular Income Payment amount thereafter.</p> <p>The Regular Income Payment amount is calculated based on an Annuity Factor per thousand, which is based on the:</p> <ul style="list-style-type: none"> - Age of Annuitant and any Secondary Life - 3.00% or 4.00% Assumed Interest Rates (AIR) may be available (4.00% is used if the Guaranteed Income Benefit is also elected) - Length of Access Period - Applicable Annuity Mortality Table - Payment Frequency -Account Value <p>The Account Value, less any applicable premium tax, is divided by 1,000 and then multiplied by the Annuity Factor to determine the Regular Income Payment amount. This payment amount is recalculated either each payment or annually and may increase or decrease based on whether the returns are higher or lower than the AIR (plus rider charges).</p> <p>Regular Income Payments qualify for a portion of each payment to be returned as cost basis. At the end of the Access Period, the Regular Income Payment is recalculated for the Lifetime Income Period and is based on the current Account Value and a revised annuity factor reflecting the end of the Access Period.</p> <p>Annual Persistency Bonus will be credited quarterly to the Account Value if the "Access Period" elected is the longer of 20 years, or the number of years difference between the client's age and age 85, and if the policy meets the required "Threshold Level" (*see below) each quarter. The initial "Threshold Level" will be equal to the initial Premiums Paid or if the i4Life Rider is elected after issue, the Account Value when the first regular Income Payment is calculated. The "Threshold Level" will be</p>



Company	Lincoln National Life Insurance Company
Benefit Name	i4LIFE Advantage[®] (American Legacy Fusion) II
	<p>increased for additional Premiums Paid on Qualified contract and reduced for withdrawals that aren't the regular Income Payment, an RMDs or for advisory fee withdrawals up to 1.25%. The Persistency Bonus will stop when the Access Period ends.</p> <p style="text-align: center;">*Threshold Level: Bonus</p> <p style="text-align: center;">\$500,000 : 0.10%</p> <p style="text-align: center;">\$1,000,000: 0.20%</p> <p>Upon election of i4LIFE Advantage Rider, the death benefit option previously in force will remain on the contract, except if the Estate Enhancement Benefit was on the contract, a new death benefit must be elected. The Death Benefit will terminate at the end of the Access Period and will also terminate when the Account Value reaches zero.</p> <p>Upon death of the first owner for the Joint Life rider, the surviving life will be able to recalculate the Regular Income Payment using the Single Life factors, if it provides a higher payment. For IRA contracts, the Joint Life must be a spouse.</p> <p>The i4LIFE Advantage rider is available on IRA for issue ages 59.5 - 80 and non-qualified annuities with an Account Value of \$50,000 or greater and a maximum issue age of 99. For IRA contracts, subsequent premiums are allowed during the Access Period, unless a Guaranteed Income Base has been elected and calculated. For Non-Qualified contracts, no subsequent premiums are permitted after the Regular Income Payment has been calculated. Rider can be elected at issue or on any contract anniversary. Any Death Benefit on the contract at rider election will remain unless a less expensive Death Benefit is elected.</p>
Benefit Close Date	N/A