



Company	Lincoln National Life Insurance Company Lincoln Financial
A.M Best Rating	A
Standard and Poor's Rating	A+
Product Type	Variable
Product	Lincoln ChoicePlusSM Select B Share (Merrill Lynch) (FPDA)
Policy Form Number	30070-B
Distribution Channels Sold In	B/D: Full Service National Bank
Product Launch Date	6/1/2020
Bonus	N/A
Surrender Charge	7 Years 7.00, 7.00, 6.00, 6.00, 5.00, 4.00, 3.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	B Share
Mortality and Expense Charge (M&E)	0.85% Assessed daily
Product Fee	N/A
Administration Charge	0.10%
Other Charge	N/A
*Total Annual Expense	0.95%
Annual Contract Fee	\$35
Annual Contract Fee Waived At	\$100,000
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A

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Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 114 Variable, 0 Fixed
Net Subaccount Fee Range	0.48 - 1.46%
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 current Account Value or 10% of Premiums Paid
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 \$50,000
Minimum Subsequent Premium	Q/NQ \$300 EFT \$25 Monthly



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Product	Lincoln ChoicePlusSM Select B Share (Merrill Lynch) (FPDA)
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed Lincoln ProtectedPay Select Core® VII
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	Actively Marketed Enhanced Guaranteed Minimum Death Benefit (ChoicePlus Select) Guarantee of Principal Death Benefit (ChoicePlus Select) Estate Lock SM
Guaranteed Minimum Income Benefit (GMIB)	Actively Marketed 4Later® Select Advantage V i4LIFE Advantage® (ChoicePlus Select) II i4LIFE® Advantage Select Guaranteed Income Benefit III
Other	A quarterly credit of 0.025% will be added if the Account Value is \$1 million on the quarterly anniversary. Must be contracted through <i>Merrill Lynch</i> to sell this product.
State Approvals	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 ChoicePlus SM Select B Share (Merrill Lynch) (FPDA)	ABS VPS Sustainable Global Thematic Portfolio Class B	AllianceBernstein L.P.	1.19%
		LVIP AllianceBernstein LargeCap Growth Fund Service Class	AllianceBernstein L.P.	0.88%
		LVIP American Century Balanced Fund Class II	American Century Investment Management, Inc.	1.02%
		LVIP American Century Capital Appreciation Fund Service Class	American Century Investment Management, Inc.	0.94%
		LVIP American Century Inflation Protection Fund Service Class	American Century Investment Management, Inc.	0.72%
		LVIP American Century International Fund Service Class	American Century Investment Management, Inc.	1.10%
		LVIP American Century Large Company Value Fund Class II	American Century Investment Management, Inc.	0.85%
		LVIP American Century Mid Cap Value Fund Service Class	American Century Investment Management, Inc.	1.01%
		LVIP American Century Select Mid Cap Managed Volatility Fund Service Shares	American Century Investment Management, Inc.	1.16%
		LVIP American Century Ultra Fund Service Class	American Century Investment Management, Inc.	0.90%
		LVIP American Century Value Fund Service Class	American Century Investment Management, Inc.	0.86%
		LVIP Avantis Large Cap Value Fund Service Class	American Century Investment Management, Inc.	0.96%
		LVIP Baron Growth Opportunities Fund Service Class	BAMCO, Inc.	1.15%
		LVIP BlackRock Global Allocation Fund Service Class	BlackRock Advisors, LLC	0.97%
		LVIP Government Money Market Fund Service Class	BlackRock Advisors, LLC	0.63%
		LVIP BlackRock Inflation Protected Bond Fund Service Class	BlackRock Financial Management, Inc.	1.10%
		LVIP BlackRock Dividend Value Managed Volatility Fund Service Class	BlackRock Investment Management LLC, SSgA Funds Management, Inc.	0.88%
		LVIP BlackRock Equity Dividend Fund Service Class	BlackRock Investment Management, LLC	0.96%
		LVIP BlackRock Real Estate Fund Service Class	BlackRock Investment Management, LLC	1.11%
		American Funds IS Global Small Capitalization Fund Class 4	Capital Research and Management Company	1.15%
LVIP American Global Growth Fund Service Class II	Capital Research and Management Company	1.04%		

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Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Lincoln National Life Insurance Company Lincoln Financial	Lincoln ChoicePlus SM Select B Share (Merrill Lynch) (FPDA)	LVIP American Growth Fund	Capital Research and Management Company	0.94%
		LVIP American Growth-Income Fund Service Class II	Capital Research and Management Company	0.88%
		LVIP American International Fund Service Class II	Capital Research and Management Company	1.15%
		LVIP Channing Small Cap Value Fund Service Class	Channing Capital Management, LLC	1.13%
		LVIP ClearBridge Franklin Select Large Cap Managed Volatility Fund Service Class	ClearBridge Investments, LLC, QS Investors, LLC, Schroder Investment Management North America Inc.	1.00%
		ClearBridge Variable Mid Cap Portfolio Class II	ClearBridge Investments, LLC	1.07%
		LVIP ClearBridge Large Cap Growth Fund Service Class	ClearBridge Investments, LLC	0.99%
		DWS Alternative Asset Allocation VIP Portfolio Class B	Deutsche Investment Management Americas, Inc.	1.31%
		LVIP Dimensional International Core Equity Fund Service Class	Dimensional Fund Advisors LP	0.87%
		LVIP Dimensional U.S. Core Equity 1 Fund Service Class	Dimensional Fund Advisors LP	0.74%
		LVIP Dimensional U.S. Core Equity 2 Fund Service Class	Dimensional Fund Advisors LP	0.74%
		LVIP Dimensional U.S. Equity Managed Volatility Fund Service Class	Dimensional Fund Advisors LP	0.87%
		LVIP Fidelity Institutional AM Total Bond Fund Service Class	FIAM LLC	0.81%
		Fidelity VIP Balanced Portfolio Class 2	Fidelity Management & Research Company	0.66%
		Fidelity VIP Contrafund Portfolio Class 3	Fidelity Management & Research Company	0.79%
		Fidelity VIP FundsManager 50% Portfolio Service Class 2	Fidelity Management & Research Company	0.74%
		Fidelity VIP Mid Cap Portfolio Service Class 2	Fidelity Management & Research Company	0.80%
		First Trust Capital Strength Hedged Equity Portfolio Class I	First Trust Advisors L.P.	1.25%
		First Trust Capital Strength Portfolio Class I	First Trust Advisors L.P.	1.10%
		First Trust Growth Strength Portfolio Class I	First Trust Advisors L.P.	1.20%

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Lincoln National Life Insurance Company Lincoln Financial	Lincoln ChoicePlus SM Select B Share (Merrill Lynch) (FPDA)	First Trust International Developed Capital Strength Portfolio Class I	First Trust Advisors L.P.	1.20%
		First Trust/Dow Jones Dividend & Income Allocation Portfolio Class I	First Trust Advisors L.P.	1.18%
		Franklin Allocation VIP Fund Class 4	Franklin Advisers, Inc.	0.92%
		Franklin Income VIP Fund Class 4	Franklin Advisers, Inc.	0.82%
		Franklin Multi-Asset Variable Conservative Growth Fund Class II	Franklin Advisers, Inc.	0.84%
		LVIP Franklin Multi-Factor Large Cap Equity Fund Service Class	Franklin Advisers, Inc.	0.61%
		LVIP Franklin Multi-Factor SMID Cap Equity Fund Service Class	Franklin Advisers, Inc.	0.62%
		LVIP Franklin Templeton Core Bond Fund Service Class	Franklin Advisers, Inc.	0.72%
		LVIP Franklin Templeton Multi-Factor Emerging Markets Equity Fund Service Class	Franklin Advisers, Inc.	0.71%
		LVIP Franklin Templeton Multi-Factor International Equity Fund Service Class	Franklin Advisers, Inc.	0.65%
		Franklin Mutual Shares VIP Fund Class 4	Franklin Mutual Advisers, LLC	1.04%
		LVIP Blended Large Cap Growth Managed Volatility Fund Service Class	Goldman Sachs Asset Management, L.P.	0.91%
		Invesco V.I. EQV International Equity Fund Series II Shares	Invesco Advisers, Inc.	1.15%
		LVIP JPMorgan Core Bond Fund Service Class 2	J.P. Morgan Investment Management Inc.	0.71%
		LVIP JPMorgan High Yield Fund Service Class	J.P. Morgan Investment Management Inc.	0.93%
		LVIP JPMorgan Mid Cap Value Fund Service Class	J.P. Morgan Investment Management Inc.	0.99%
		LVIP JPMorgan Retirement Income Fund Service Class	J.P. Morgan Investment Management Inc.	0.93%
LVIP JPMorgan Short Duration Bond Fund Service Class	J.P. Morgan Investment Management Inc.	0.77%		

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Lincoln National Life Insurance Company Lincoln Financial	Lincoln ChoicePlus SM Select B Share (Merrill Lynch) (FPDA)	LVIP JPMorgan Small Cap Core Fund Service Class	J.P. Morgan Investment Management Inc.	1.02%
		LVIP JPMorgan U.S. Equity Fund Service Class	J.P. Morgan Investment Management Inc.	0.88%
		LVIP American Funds Vanguard Active Passive Growth Fund Service Class	Lincoln Financial Investments Corporation	1.02%
		LVIP Multi-Manager International Equity Managed Volatility Fund Service Class	Lincoln Financial Investments Corporation	1.11%
		LVIP State Street Conservative Index Allocation Fund Service Class	Lincoln Financial Investments Corporation	0.75%
		LVIP State Street Moderate Index Allocation Fund Service Class	Lincoln Financial Investments Corporation	0.75%
		LVIP State Street Moderately Aggressive Index Allocation Fund Service Class	Lincoln Financial Investments Corporation	0.75%
		LVIP Structured Conservative Allocation Fund Service Class	Lincoln Financial Investments Corporation	0.84%
		LVIP Structured Moderate Allocation Fund Service Class	Lincoln Financial Investments Corporation	0.81%
		LVIP Structured Moderately Aggressive Allocation Fund Service Class	Lincoln Financial Investments Corporation	0.84%
		LVIP Vanguard Domestic Equity ETF Fund Service Class	Lincoln Financial Investments Corporation	0.55%
		LVIP MFS International Growth Fund Service Class	Massachusetts Financial Services Company LLC	1.04%
		LVIP MFS Value Fund Service Class	Massachusetts Financial Services Company LLC	0.86%
		MFS VIT Growth Series Service Class	Massachusetts Financial Services Company	0.98%
		MFS VIT Total Return Series Service Class	Massachusetts Financial Services Company	0.86%
		MFS VIT Utilities Series Service Class	Massachusetts Financial Services Company	1.03%
		Lincoln Hedged Nasdaq-100 Fund Service Class	Milliman Financial Risk Management LLC	1.20%
		Lincoln Hedged S&P 500 Conservative Fund Service Class	Milliman Financial Risk Management LLC	1.05%
Lincoln Hedged S&P 500 Fund Service Class	Milliman Financial Risk Management LLC	1.05%		

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Lincoln National Life Insurance Company Lincoln Financial	Lincoln ChoicePlus SM Select B Share (Merrill Lynch) (FPDA)	Lincoln Opportunistic Hedged Equity Fund Service Class	Milliman Financial Risk Management LLC	1.06%
		LVIP BlackRock Global Allocation Managed Risk Fund Service Class	Milliman Financial Risk Management LLC	1.19%
		LVIP Global Aggressive Growth Allocation Managed Risk Fund Service Class	Milliman Financial Risk Management LLC	1.09%
		LVIP Global Conservative Allocation Managed Risk Fund Service Class	Milliman Financial Risk Management LLC	1.05%
		LVIP Global Growth Allocation Managed Risk Fund Service Class	Milliman Financial Risk Management LLC	1.04%
		LVIP Global Moderate Allocation Managed Risk Fund Service Class	Milliman Financial Risk Management LLC	1.05%
		LVIP U.S. Aggressive Growth Allocation Managed Risk Fund Service Class	Milliman Financial Risk Management LLC	1.09%
		LVIP U.S. Growth Allocation Managed Risk Fund Service Class	Milliman Financial Risk Management LLC	1.06%
		LVIP Mondrian Global Income Fund Service Class	Mondrian Investment Partners Limited	0.91%
		LVIP Mondrian International Value Fund Service Class	Mondrian Investment Partners Limited	0.99%
		LVIP Nomura Diversified Floating Rate Fund Service Class	Nomura Investment Fund Advisers	0.89%
		LVIP Nomura High Yield Fund Service Classe	Nomura Investment Fund Advisers	1.02%
		LVIP Nomura Mid Cap Value Fund Service Class	Nomura Investment Fund Advisers	0.77%
		LVIP Nomura SMID Cap Core Fund Service Class	Nomura Investment Fund Advisers	1.10%
		LVIP Nomura Social Awareness Fund Service Class	Nomura Investment Fund Advisers	0.79%
		LVIP Nomura U.S. Growth Fund Service Class	Nomura Investment Fund Advisers	1.02%
		LVIP Nomura U.S. REIT Fund Service Class	Nomura Investment Fund Advisers	0.85%
		Nomura VIP Emerging Markets Series Service Class	Nomura Investment Fund Advisers	1.46%
Nomura VIP Small Cap Value Series Service Class	Nomura Investment Fund Advisers	1.04%		

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Lincoln National Life Insurance Company Lincoln Financial	Lincoln ChoicePlus SM Select B Share (Merrill Lynch) (FPDA)	Putnam VT George Putnam Balanced Fund Class IB	Putnam Investment Management, LLC	0.88%
		Putnam VT Large Cap Value Fund Class IB	Putnam Investment Management, LLC	0.79%
		Putnam VT Sustainable Future Fund Class IB	Putnam Investment Management, LLC	1.05%
		Putnam VT Sustainable Leaders Fund Class IB	Putnam Investment Management, LLC	0.88%
		LVIP Multi-Manager Global Equity Managed Volatility Fund Service Class	Schroder Investment Management North America Inc.	1.15%
		LVIP State Street International Managed Volatility Fund Service Class	Schroder Investment Management North America Inc.	0.87%
		LVIP State Street Large Cap Managed Volatility Fund Service Class	Schroder Investment Management North America Inc.	0.72%
		LVIP State Street SMID Cap Managed Volatility Fund Service Class	Schroder Investment Management North America Inc.	0.86%
		LVIP State Street Global Tactical Allocation Managed Volatility Fund Service Class	SSGA Funds Management, Inc., Schroder Investment Management North America Inc.	0.86%
		LVIP PIMCO Low Duration Bond Fund Service Class	SSGA Funds Management, Inc.	0.90%
		LVIP State Street Bond Index Fund Service Class	SSGA Funds Management, Inc.	0.62%
		LVIP State Street Emerging Markets Equity Index Fund Service Class	SSGA Funds Management, Inc.	0.75%
		LVIP State Street International Index Fund Service Class	SSGA Funds Management, Inc.	0.63%
		LVIP State Street Mid-Cap Index Fund Service Class	SSGA Funds Management, Inc.	0.60%
		LVIP State Street S&P 500 Index Fund Service Class	SSGA Funds Management, Inc.	0.48%
		LVIP State Street Small-Cap Index Fund Service Class	SSGA Funds Management, Inc.	0.63%
LVIP Wellington SMID-Cap Value Fund Service Class	Wellington Management Company LLP	1.03%		
Other Crediting Strategy Information		N/A		

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Company	Lincoln National Life Insurance Company
Benefit Name	Lincoln ProtectedPay Select Core[®] VII
Products Available On	Lincoln American Legacy Shareholder's Advantage [®] Fee-Based Lincoln American Legacy [®] Advisory Lincoln American Legacy [®] Design 1 Lincoln American Legacy [®] Series B-Share Lincoln American Legacy [®] Signature 1 Lincoln ChoicePlus Assurance Series B Share Lincoln ChoicePlus Assurance Series Fee Based Lincoln ChoicePlus SM Advisory Lincoln ChoicePlus SM Design 1 Lincoln ChoicePlus SM Select B Share(Merrill Lynch) Lincoln ChoicePlus SM Signature 1 Lincoln Investment Solutions SM RIA
Is Benefit a Rider?	Yes
Benefit Launch Date	2/17/2026
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	1.50%
Maximum Annual Benefit Charge	2.75%

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Benefit Name	Lincoln ProtectedPay Select Core[®] VII
Charge Frequency	Quarterly
Charge Based on	Benefit Base
Rollup Interest Type	Simple
Rollup	6.00%
Initial Rollup Period	10 Years
Reset on Rollup Period Permitted	No
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 [®] VII
<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 6.00% 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>



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Benefit Name	Lincoln ProtectedPay Select Core[®] VII
	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)</p> <p>Ages 59 - 64 = 4.40% / 4.15%</p> <p>Ages 65 - 69 = 6.05% / 5.50%</p> <p>Ages 70 - 74 = 6.25% / 5.70%</p> <p>Ages 75 - 79 = 6.45% / 5.90%</p> <p>Ages 80+ = 6.60% / 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	Enhanced Guaranteed Minimum Death Benefit (ChoicePlus Select)	Guarantee of Principal Death Benefit (ChoicePlus Select)	Estate Lock SM
Products Available On	Lincoln ChoicePlus SM Select B Share(Merrill Lynch)	Lincoln ChoicePlus SM Select B Share(Merrill Lynch)	Lincoln American Legacy Shareholder's Advantage [®] Fee-Based Lincoln American Legacy [®] Advisory Lincoln American Legacy [®] Design 1 Lincoln American Legacy [®] Series B-Share Lincoln American Legacy [®] Series C-Share Lincoln American Legacy [®] Series L-Share Lincoln American Legacy [®] Signature 1 Lincoln ChoicePlus Assurance Series B Share Lincoln ChoicePlus Assurance Series C Share Lincoln ChoicePlus Assurance Series Fee Based Lincoln ChoicePlus Assurance Series L Share Lincoln ChoicePlus SM Advisory Lincoln ChoicePlus SM Design 1 Lincoln ChoicePlus SM Select B Share(Merrill Lynch) Lincoln ChoicePlus SM Signature 1 Lincoln Investment Solutions SM RIA
Benefit Launch Date	6/1/2020	6/1/2020	8/19/2024
Benefit Type	Highest Anniversary Value	Return of Principal	Return of Principal
Can Benefit Be Terminated?	Yes	No	No
Rider Issue Ages	0 - 79	0 - 85	35 - 75
Step-Up	Yes	No	No
Step-Up Frequency	Annually	N/A	N/A
Spousal Continuation	Yes	Yes	No
Current Annual Benefit Charge	0.35%	0.10%	0.45%
Maximum Annual Benefit Charge	0.35%	0.10%	1.60%

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Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	Enhanced Guaranteed Minimum Death Benefit (ChoicePlus Select)	Guarantee of Principal Death Benefit (ChoicePlus Select)	Estate Lock SM
Charge Frequency	Daily	Daily	Quarterly
Charge Based on	Account Value	Account Value	Premiums Paid adjusted for withdrawals
Rollup Interest Type	N/A	N/A	N/A
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>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>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>Withdrawals up to the Guaranteed Withdrawal Payment amount for the GLWB rider, RMD withdrawals or withdrawals for Advisory fees up to 1.25% do not reduce the Death Benefit Base.</p> <p>Excess withdrawals for the GLWB rider or withdrawals or Advisory Fee withdrawals above 1.25% reduce the Death Benefit Pro Rata.</p>



Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	Enhanced Guaranteed Minimum Death Benefit (ChoicePlus Select)	Guarantee of Principal Death Benefit (ChoicePlus Select)	Estate Lock SM
Investment Restrictions	N/A	N/A	<p>Yes</p> <p>Allowable Options: Category 1: Must be at least 20% of Account Value:</p> <p>Category 2: Up to 80% of Account Value:</p> <p>Category 3: 100% of the Account Value:</p> <p>100% of funds are not allocated to category 3, then the subaccounts are subject to the categories 1 and 2 requirements.</p> <p>Enhanced DCA and Fixed Account are only available for DCA.</p>
Benefit Conflicts	May not be elected in conjunction any other optional GMDB.	May not be elected in conjunction any other optional GMDB.	Must be purchased in conjunction with the Lincoln ProtectedPay Select Core (with Estate Lock) or Lincoln ProtectedPay Secure Core (with Estate Lock) GLWB rider. May not be elected in conjunction any other optional GMDB or GLWB rider.



Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	Enhanced Guaranteed Minimum Death Benefit (ChoicePlus Select)	Guarantee of Principal Death Benefit (ChoicePlus Select)	Estate Lock SM
Guaranteed Minimum Death Benefit	<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 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 Estate Lock 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, or 2. Premiums Paid, less adjustment for excess withdrawals. <p>Rider charge may change on any rider anniversary after the 10th rider anniversary or if Premiums Paid received after year two are \$100,000 or more. Rider must be elected at issue and the initial Premium Paid must be at least \$25,000. Rider will terminate if a withdrawal is taken prior to age 59, if the Account Value equals zero or for certain owner/annuitant changes.</p>
Benefit Close Date	N/A	N/A	N/A



Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	4Later® Select Advantage V	i4LIFE Advantage® (ChoicePlus Select) II	i4LIFE® Advantage Select Guaranteed Income Benefit III
Products Available On	Lincoln ChoicePlus Assurance Series B Share Lincoln ChoicePlus Assurance Series C Share Lincoln ChoicePlus Assurance Series Fee Based Lincoln ChoicePlus Assurance Series L Share Lincoln ChoicePlus SM Advisory Lincoln ChoicePlus SM Design 1 Lincoln ChoicePlus SM Select B Share(Merrill Lynch) Lincoln ChoicePlus SM Signature 1 Lincoln Investment Solutions SM RIA	Lincoln ChoicePlus SM Select B Share(Merrill Lynch)	Lincoln ChoicePlus Assurance Series B Share Lincoln ChoicePlus Assurance Series C Share Lincoln ChoicePlus Assurance Series Fee Based Lincoln ChoicePlus Assurance Series L Share Lincoln ChoicePlus SM Advisory Lincoln ChoicePlus SM Design 1 Lincoln ChoicePlus SM Design 3 Lincoln ChoicePlus SM Select B Share(Merrill Lynch) Lincoln ChoicePlus SM Signature 1
Benefit Launch Date	11/28/2022	11/20/2023	8/19/2024
Can Benefit Be Terminated?	Yes	No	Yes
Rider Issue Ages	0 - 85	60 - 95	0 - 95
Waiting Period to Exercise Benefit	N/A	N/A	N/A
Step-Up	Yes	No	No
Step-Up Frequency	Annually	N/A	N/A
Waiting Period to Exercise Benefit After Step-Up Restart	N/A	N/A	N/A
Spousal Continuation	No	Yes	Yes
Current Annual Benefit Charge	1.50%	0.40%	1.15%
Maximum Annual Benefit Charge	2.75%	0.40%	2.75%
Charge Frequency	Quarterly	Daily	Daily
Charge Based on	Benefit Base	Account Value	Account Value
Rollup Interest Type	Simple	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	4Later® Select Advantage V	i4LIFE Advantage® (ChoicePlus Select) II	i4LIFE® Advantage Select Guaranteed Income Benefit III
Rollup	6.00%	N/A	N/A
Initial Rollup Period	10 Years	N/A	N/A
Reset on Rollup Period Permitted	No	No	No
Maximum Rollup Period	To Age 85	N/A	N/A
Impact of Withdrawals	Pro Rata	Dollar-for-Dollar	No Impact, Pro Rata thereafter
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: 100% of the Account Value</p> <p>See Prospectus for additional details.</p>	N/A	<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: 100% of Account Value</p> <p>If 100% of funds are not allocated to category 3, then the subaccounts are subject to the categories 1 and 2 requirements.</p> <p>Enhanced DCA and fixed account are only available for dollar cost averaging.</p>
Benefit Conflicts	May not be elected in conjunction with another GLWB or GMIB.	N/A	Must be purchased in conjunction with the i4 Life Advantage



Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	4Later® Select Advantage V	i4LIFE Advantage® (ChoicePlus Select) II	i4LIFE® Advantage Select Guaranteed Income Benefit III
<p>Guaranteed Minimum Income Benefit</p>	<p>Optional 4Later Select Advantage Rider is used to calculate guaranteed withdrawals at a specified level under the i4Life Advantage Select Guaranteed Income Benefit. Guaranteed 6.00% 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. Automatic step-ups annually if Account Value exceeds the Benefit Base. 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. The five-year Waiting Period is waived for owners of the 4Later Advantage (Managed Risk) looking to exchange to the 4Later Select Advantage Rider.</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</p>	<p>Optional i4LIFE Advantage (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>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</p>	<p>Optional i4LIFE Advantage Guaranteed Income Benefit Rider guarantees that the Regular Income Payments under the i4LIFE Advantage will never be less than a specified level (see below*), regardless if the Account Value goes to zero. Automatic annual step-ups to 65% of the Regular Income payment if that amount is greater than the previous Guaranteed Income Benefit amount. A 4.00% Assumed Interest Rate is used in the calculation of the Regular Income Payment. The minimum Access Period will be the longer of 20 years or the difference between the current age and age 85.</p> <p>Upon election of i4LIFE Advantage Guaranteed Income Benefit Rider, the Death Benefit previously on the contract will remain, unless the Estate Enhancement Benefit was on the contract, then 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>If the Joint Life option is elected, annual rider charge of 1.35% is deducted quarterly from the Account Value. The Joint Life Income % is based on the youngest Designated Life.</p> <p>The i4LIFE Advantage Guaranteed Income Benefit rider is available on IRA (for issue ages 59.5-80) and until age 95 for non-qualified contracts. Rider can be elected at issue or on any contract anniversary. For clients</p>

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Benefit Name	4Later® Select Advantage V	i4LIFE Advantage® (ChoicePlus Select) II	i4LIFE® Advantage Select Guaranteed Income Benefit III
	<p>the Account Value, based on the Benefit Base. Designated Lives do not need to be spouses. Rider must be elected at issue or on contract anniversary for owners of the 4Later Select Advantage (Managed Risk) Rider with an Account Value of \$25,000+. Rider can be terminated at the client's request after the fifth rider anniversary or if there is a transfer out of the required investment requirements. Rider is for non-qualified contracts only.</p>	<p>years beyond the end of the current Access Period, subject to the maximum Access Period. Prolonging the Access 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 a recalculation of the Regular Income Payment on the next contract anniversary; 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 - Length of Access Period - Applicable Annuity Mortality Table <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</p>	<p>transitioning from another eligible rider, the initial Benefit Base will be equal to the</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Account Value, or 2. Benefit Base under the previous rider, less Guaranteed Withdrawal Payments. <p>Rider can be terminated at client's request, with a decrease in the Access Period, with a change to the Regular Income Payment frequency or if there is a transfer out of the required investment allocations. Rider may be re-elected after one year.</p> <p>If transitioned from other another living benefit rider, there may be additional differences (see prospectus for additional details).</p> <p>*Income % Based on Age of Commencement (Single Life / Joint Life)</p> <ul style="list-style-type: none"> Ages 0 - 39 = 2.25% / 2.00% Ages 40 - 54 = 3.00% / 2.50% Ages 55 - 58 = 3.25% / 2.75% Ages 59 - 64 = 4.00% / 3.50% Ages 65 - 69 = 5.00% / 4.50% Ages 70+ = 5.25% / 4.75%



Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	4Later® Select Advantage V	i4LIFE Advantage® (ChoicePlus Select) II	i4LIFE® Advantage Select Guaranteed Income Benefit III
		<p>cost basis.</p> <p>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 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><u>*Threshold Level: Bonus</u> \$500,000 : 0.10% \$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</p>	

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Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	4Later® Select Advantage V	i4LIFE Advantage® (ChoicePlus Select) II	i4LIFE® Advantage Select Guaranteed Income Benefit III
		<p>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 95. 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	N/A	N/A