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| 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 Core CapitalSM (SPDA) |
| Policy Form Number | 94-523 |
| Distribution Channels Sold In | Registered Investment Advisor |
| Product Launch Date | 8/15/2016 |
| Bonus | N/A |
| Surrender Charge | 5 Years 2.00, 2.00, 2.00, 2.00, 2.00, 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 - 5% |
| Strategies / Subaccounts Offered | 6 Indexed, 0 Structured, 0 Variable, 1 Fixed |

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| Company | Lincoln National Life Insurance Company Lincoln Financial |
| Product | Lincoln Core CapitalSM (SPDA) |
| 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) | 4.25% / 4.95% guaranteed for five years |
| Upcoming Fixed Account Rate(s) | N/A |
| Other Crediting Strategy Information | N/A |
| Penalty-Free Withdrawals | 10% of Account Value immediately Must leave \$5,000 in account |
| 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 - 90 |
| Minimum Initial Premiums | Q/NQ \$10,000 |
| Minimum Subsequent Premium | N/A |
| Guaranteed Lifetime Withdrawal Benefit (GLWB) | N/A |
| Guaranteed Minimum Withdrawal Benefit (GMWB) | N/A |

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| Company | Lincoln National Life Insurance Company Lincoln Financial |
| Product | Lincoln Core CapitalSM (SPDA) |
| 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. |
| State Approvals | Variations Approved In: FL, MA, NJ States Not Approved In: NY |
| Street Level Compensation | Fee to be determined by Broker Dealer and Registered Representative |
| 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 August 18, 2025

| 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 Core Capital SM (SPDA) | Low Band / \$100,000 | S&P 500 | Annual | Annual Point-to-Point | 100.00% / 100.00% | 8.00% / 9.00% Annually | N/A / N/A | N/A / N/A | 100% / 1.50% Annually / N/A | N/A / N/A |
| | | | S&P 500 | Annual | Annual Point-to-Point | 100.00% / 100.00% | 7.50% / 8.50% Annually | N/A / N/A | N/A / N/A | 100% / 7.50% 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 | 7.00% / 8.00% |
| | | | S&P 500 Daily Risk Control 10% Index | 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 | 8.50% / 9.50% |
| | | | S&P 500 Daily Risk Control 10% Index | 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 | 7.50% / 8.75% |
| | | | 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 | 6.25% / 7.50% |
| Current Fixed Account Rate(s) | | 4.25% / 4.95% guaranteed for five years | | | | | | | | | |
| Upcoming Fixed Account Rate(s) | | N/A | | | | | | | | | |

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|---------|---|--------------|-----------------|---------------------------|-----------------|-------------------------------|---------------------|------------------------|-------------------------|--|---|
| | 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>Performance Triggered indexed strategy credits the specified rate if the index has positive indexed performance or remains flat.</p> <p>Second S&P 500 Daily Risk Control 10% Index Performance Triggered indexed strategy credits the specified rate if the index has positive indexed performance or remains flat. The Performance Triggered rate is guaranteed for the Surrender Charge duration. At the end of the Surrender Charge duration, funds will be transferred to the Fixed Account and can be reallocated to a different indexing method during a 25-day reallocation period following each contract anniversary.</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> |