



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[®] Series B-Share (FPDA)
Policy Form Number	30070-B
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank
Product Launch Date	9/28/2012
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)	1.15% Assessed daily
Product Fee	N/A
Administration Charge	0.10%
Other Charge	N/A
*Total Annual Expense	1.25%
Annual Contract Fee	\$35
Annual Contract Fee Waived At	\$100,000



Company	Lincoln National Life Insurance Company Lincoln Financial
Product	Lincoln American Legacy[®] Series B-Share (FPDA)
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 36 Variable, 0 Fixed
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



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Product	Lincoln American Legacy[®] Series B-Share (FPDA)
Minimum Initial Premiums	Q/NQ \$10,000
Minimum Subsequent Premium	Q/NQ \$300 EFT \$25 Monthly
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed Lincoln ProtectedPay Select Core [®] (with Estate Lock) II Lincoln ProtectedPay Select Core [®] VII Lincoln ProtectedPay Select Max [®] VI Lincoln ProtectedPay Select Plus [®] V
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 Lock SM
Guaranteed Minimum Income Benefit (GMIB)	Actively Marketed 4Later Select Advantage V (American Legacy) i4LIFE Advantage [®] (American Legacy) II i4LIFE [®] Advantage Select Guaranteed Income Benefit III (American Legacy)



Company	Lincoln National Life Insurance Company Lincoln Financial
Product	Lincoln American Legacy[®] Series B-Share (FPDA)
Other	<p>Annual Fee is waived after 15 years.</p> <p>Long Term Care (LTC) Rider is an indemnity-based feature that pays a monthly benefit to the annuity owner, in the event of a qualified long term care event, regardless if Account Value falls to zero (subject to eligibility and investment allocation requirements), until LTC benefits are exhausted. LTC benefits are paid to the owner automatically, subject to periodic verification of ongoing eligibility (see prospectus for additional details). Monthly LTC benefit amount is contingent on Premium Paid, and the options chosen, and when LTC benefits are taken.</p> <p>The annuity owner may receive up to two times the Premiums Paid. Subsequent Premiums are only allowed in the first 90 days.</p> <p>Eligibility Requirements:</p> <ol style="list-style-type: none"> 1. A 90-day deductible period if satisfied, 2. A Licensed Health Care Practitioner certifies that the annuitant is unable to perform two out of six Activities of Daily Living (ADLs) for at least 90 days; and/or 3. A Licensed Health Care Practitioner certifies that the annuitant has a severe cognitive disability that requires substantial supervision. <p>'Acceleration Benefit' automatically provided, until the Account Value falls to zero. Thereafter the 'Extension Benefit' is paid until LTC benefits are exhausted. The duration of the 'Acceleration Benefit' and 'Extension Benefit' will vary, based on the option chosen. The 'Extension Benefit' provision allows the annuity owner to receive up to two times the annuity's Account Value. The 'Growth Benefit' allows for annual automatic step-ups if the Account Value exceeds the Benefit Base. Automatic step-ups will occur until the earlier of age 75 or until the Benefit Base equals \$800,000. The 'Growth Benefit' is paid during both the 'Acceleration and Extension Benefit' durations. If the Growth Benefit is elected, any withdrawal is an excess withdrawal and will reduce the Benefit Base Pro Rata, except if the Account Value is \$800,000+ or the</p>

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Product	Lincoln American Legacy[®] Series B-Share (FPDA)
	annuitant is age 76+. Total LTC benefits are paid over a minimum six-year period. Maximum monthly LTC benefits are available after the fifth contract anniversary. Lower monthly LTC benefit payments may be received if the annuitant is not in a nursing home or in hospice care as early as the first contract anniversary. Lower monthly LTC payments are received over a period longer than six years, but total LTC payments remain the same. Minimum Initial Premium of \$50,000 to elect rider and the maximum Premiums Paid are \$400,000. Rider issue ages 45-74 (45-69 if the 'Growth Option' is elected). Annual rider charges is based on the Benefit Base, age, and option chosen and are deducted quarterly from the Account Value. The charge for the 'Accelerated Benefit' is 0.50% for the 'Growth Option' and 0.35% of the 'Level Option'. The charge for 'Extension Option' ranges from 0.26% - 0.76% annually. The charge for the 'Nonforfeiture Benefit Rider' ranges from 0.04% - 0.14%. Rider charges may increase at any time. Rider charge can exceed the gain on the contract. Rider must be elected at issue and can be terminated after the third rider anniversary. Rider benefits received for qualified long term care expenses are generally income tax-free (see prospectus for additional details).
State Approvals	Variations Approved In: AK, AL, AR, DC, DE, FL, GA, IA, KY, LA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OK, OR, PA, RI, SC, SD, UT, WA, WV, WY 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 Series B-Share (FPDA)	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 Growth Portfolio Class 4	Capital Research and Management Company	0.95%
		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%		

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Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Lincoln National Life Insurance Company Lincoln Financial	Lincoln American Legacy Series B-Share (FPDA)	American Funds IS International Growth and Income Fund Class 4	Capital Research and Management Company	1.06%
		American Funds IS Managed Risk Washington Mutual Investors Fund Class 4	Capital Research and Management Company	0.88%
		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 U.S. Small and Mid Cap Equity Fund Class 4	Capital Research and Management Company	1.04%
		American Funds IS Ultra-Short Bond Fund Class 4	Capital Research and Management Company	0.81%
		American Funds IS Washington Mutual Investors Fund Class 4	Capital Research and Management Company	0.75%
		American Funds Managed Risk Asset Allocation Fund Class P2	Capital Research and Management Company	0.90%
		American Funds Managed Risk Global Allocation Portfolio Class P2	Capital Research and Management Company	1.03%
		American Funds Managed Risk Growth and Income Portfolio Class P2	Capital Research and Management Company	0.91%
		American Funds Managed Risk Growth Fund Class P2	Capital Research and Management Company	0.93%
		American Funds Managed Risk Growth Portfolio Class P2	Capital Research and Management Company	0.93%
		American Funds Managed Risk Growth-Income Fund Class P2	Capital Research and Management Company	0.88%

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Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Lincoln National Life Insurance Company Lincoln Financial	Lincoln American Legacy Series B-Share (FPDA)	American Funds Managed Risk International Fund Class P2	Capital Research and Management Company	1.06%
		LVIP American Funds Vanguard Active Passive Growth Fund Service Class	Lincoln Financial Investment Corporation	1.02%
		LVIP American Balanced Allocation Fund Service Class	Lincoln Investment Advisors Corporation	0.92%
		LVIP American Global Balanced Allocation Managed Risk Fund Service Class	Lincoln Investment Advisors Corporation	0.94%
		LVIP American Global Growth Allocation Managed Risk Fund Service Class	Lincoln Investment Advisors Corporation	0.96%
		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%
		LVIP American Preservation Fund Service Class	Lincoln Investment Advisors Corporation	0.86%
Other Crediting Strategy Information		N/A		



Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	Lincoln ProtectedPay Select Core® (with Estate Lock) II	Lincoln ProtectedPay Select Core® VII	Lincoln ProtectedPay Select Max® VI	Lincoln ProtectedPay Select Plus® V
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 Signature 1 Lincoln Investment Solutions SM RIA	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	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 Signature 1 Lincoln Investment Solutions SM RIA	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 Signature 1 Lincoln Investment Solutions SM RIA
Is Benefit a Rider?	Yes	Yes	Yes	Yes
Benefit Launch Date	2/17/2026	2/17/2026	2/17/2026	2/17/2026
Can Benefit Be Terminated?	No	Yes	Yes	Yes
Benefit Issue Ages	35 - 75	0 - 85	0 - 85	0 - 85
Minimum Age at Which GLWB Payments Can Commence	59	59	59	59
Waiting Period to Exercise Benefit	N/A	N/A	N/A	N/A
Step-Up	Yes	Yes	Yes	Yes
Step-Up Frequency	Annually	Annually	Annually	Annually
Spousal Continuation	No	No	No	No

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Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	Lincoln ProtectedPay Select Core® (with Estate Lock) II	Lincoln ProtectedPay Select Core® VII	Lincoln ProtectedPay Select Max® VI	Lincoln ProtectedPay Select Plus® V
Benefit Base Bonus on GLWB	N/A	N/A	N/A	N/A
Increasing Income after Income Commencement	No	No	No	No
Current Annual Benefit Charge	1.50%	1.50%	1.50%	1.50%
Maximum Annual Benefit Charge	2.75%	2.75%	2.75%	2.75%
Charge Frequency	Quarterly	Quarterly	Quarterly	Quarterly
Charge Based on	Benefit Base	Benefit Base	Benefit Base	Benefit Base
Rollup Interest Type	Simple	Simple	Simple	Simple
Rollup	6.00%	6.00%	6.00%	6.00%
Initial Rollup Period	10 Years	10 Years	10 Years	10 Years
Reset on Rollup Period Permitted	No	No	No	No
Maximum Rollup Period	Earlier of 10 years or age 85	Earlier of 10 years or age 85	Earlier of 10 years or age 85	Earlier of 10 years or age 85
Impact of Withdrawals Prior to Income Commencement	Pro Rata	Pro Rata	Pro Rata	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata	Pro Rata	Pro Rata	Pro Rata



Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	Lincoln ProtectedPay Select Core® (with Estate Lock) II	Lincoln ProtectedPay Select Core® VII	Lincoln ProtectedPay Select Max® VI	Lincoln ProtectedPay Select Plus® V
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>100% of funds are not allocated to category 3, then the subaccounts are subject to the categories 1 and 2 requirements. Enhanced DCA and Fixed Account are only available for DCA.</p>	<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>	<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 Currently, no subaccounts available</p> <p>Enhanced DCA and Fixed Account are only available for DCA.</p>	<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	<p>Must be purchased with the EstateLock Death Benefit Rider. Rider not available in conjunction with another Guaranteed Lifetime Withdrawal Benefit or Guaranteed Minimum Interest Benefit (GMIB) .</p>	<p>Rider not available in conjunction with another Guaranteed Lifetime Withdrawal Benefit or Guaranteed Minimum Interest Benefit (GMIB) except for the i4Life Advantage GMIB rider.</p>	<p>Rider not available in conjunction with another Guaranteed Lifetime Withdrawal Benefit or Guaranteed Minimum Interest Benefit (GMIB).</p>	<p>Rider not available in conjunction with another Guaranteed Lifetime Withdrawal Benefit or Guaranteed Minimum Interest Benefit (GMIB).</p>



Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	Lincoln ProtectedPay Select Core® (with Estate Lock) II	Lincoln ProtectedPay Select Core® VII	Lincoln ProtectedPay Select Max® VI	Lincoln ProtectedPay Select Plus® V
Guaranteed Lifetime Withdrawal Benefit	<p>Optional Lincoln ProtectedPay Select Core (with Estate Lock) 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 rollop in the year received after the first 90 days. No rollop 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 	<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 rollop in the year received after the first 90 days. No rollop 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 	<p>Optional Lincoln ProtectedPay Select Max Rider guarantees annual withdrawals at a specified level (see below*), regardless if the Account Value goes to zero. A withdrawal that reduces the Account Value to zero, and doesn't exceed the Guaranteed Withdrawal Payment, will receive lifetime withdrawals based on age when the Account Value falls to zero (see below**). Guaranteed 6.00% annual increase on Benefit Base until the earlier of 10-years or age 85. No Subsequent Premiums Paid will receive a rollop in the year received after the first 90 days. No rollop 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>Optional Lincoln ProtectedPay Select Plus Rider guarantees annual withdrawals at a specified level (see below*), regardless if the Account Value goes to zero. A withdrawal that reduces the Account Value to zero, and doesn't exceed the Guaranteed Withdrawal Payment, will receive lifetime withdrawals based on age when the Account Value falls to zero (see below**). Guaranteed 6.00% annual increase on Benefit Base until the earlier of 10-years or age 85. No Subsequent Premiums Paid will receive a rollop in the year received after the first 90 days. No rollop 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>

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Benefit Name	Lincoln ProtectedPay Select Core® (with Estate Lock) II	Lincoln ProtectedPay Select Core® VII	Lincoln ProtectedPay Select Max® VI	Lincoln ProtectedPay Select Plus® V
	<p>additional Premiums Paid, less adjustment for withdrawals, until age 85.</p> <p>Rider must be elected at issue and the initial Premium Paid is \$25,000 or more. Any Premiums Bonus will also be added to the Benefit Base. Rider terminates for certain ownership changes or if the Account Value is reduced to zero as a result of an excess withdrawal. If the rider is terminated, client must wait 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.</p>	<p>additional Premiums Paid, less adjustment for withdrawals, until age 85.</p> <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 be 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 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.</p>	<p>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 be added to the Benefit Base. Rider can be terminated at client's request after the fifth rider anniversary, for certain ownership changes or if the Account Value is reduced to zero as a result of an excess withdrawal. If the rider is terminated, client must wait one year before electing another 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.</p>	<p>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 be added to the Benefit Base. Rider can be terminated at client's request after the fifth rider anniversary, for certain ownership changes or if the Account Value is reduced to zero as a result of an excess withdrawal. If the rider is terminated, client must wait one year before electing another 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.</p>



Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	Lincoln ProtectedPay Select Core® (with Estate Lock) II	Lincoln ProtectedPay Select Core® VII	Lincoln ProtectedPay Select Max® VI	Lincoln ProtectedPay Select Plus® V
Benefit Payout Table	<p>*Income % Based on Age of Commencement (Single Life)</p> <p>Ages 59 - 65 = 4.20% Ages 65 - 69 = 5.60% Ages 70 - 74 = 5.80% Ages 75 - 79 = 6.00% Ages 80+ = 6.25%</p>	<p>*Income % Based on Age of Commencement (Single Life / Joint Life)</p> <p>Ages 59 - 64 = 4.40%/ 4.15% Ages 65 - 69 = 6.05%/ 5.50% Ages 70 - 74 = 6.25%/ 5.70% Ages 75 - 79 = 6.45%/ 5.90% Ages 80+ = 6.60%/ 6.00%</p>	<p>*Income % Based on Age of Commencement (Single Life / Joint Life)</p> <p>Ages 59 - 64 = 5.60%/ 5.10% Ages 65 - 69 = 8.55%/ 8.15% Ages 70 - 74 = 8.75%/ 8.30% Ages 75 - 79 = 8.90%/ 8.50% Ages 80+ = 9.00%/ 8.60%</p> <p>**Income % Based on Age when the Account Value Equals Zero (Single Life / Joint Life)</p> <p>Ages 59 - 64 = 3.00%/ 3.00% Ages 65 - 69 = 3.50%/ 3.25% Ages 70 - 74 = 3.50%/ 3.25% Ages 75 - 79 = 3.50%/ 3.25% Ages 80+ = 3.50%/ 3.25%</p>	<p>*Income % Based on Age of Commencement (Single Life / Joint Life)</p> <p>Ages 59 - 64 = 5.60%/ 5.10% Ages 65 - 69 = 7.55%/ 7.00% Ages 70 - 74 = 7.80%/ 7.30% Ages 75 - 79 = 7.90%/ 7.40% Ages 80+ = 8.00%/ 7.50%</p> <p>**Income % Based on Age when the Account Value Equals Zero (Single Life / Joint Life)</p> <p>Ages 59 - 64 = 3.00%/ 3.00% Ages 65 - 69 = 4.50%/ 4.25% Ages 70 - 74 = 4.50%/ 4.25% Ages 75 - 79 = 4.50%/ 4.25% Ages 80+ = 4.50%/ 4.25%</p>
Benefit Close Date	N/A	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 Lock SM
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 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	4/30/1987	4/30/1997	8/19/2024
Benefit Type	Return of Principal	Highest Anniversary Value	Return of Principal
Can Benefit Be Terminated?	Yes	Yes	No
Rider Issue Ages	0 - 85	0 - 79	35 - 75
Step-Up	No	Yes	No
Step-Up Frequency	N/A	Annually	N/A
Spousal Continuation	Yes	No	No
Current Annual Benefit Charge	0.05%	0.30%	0.45%
Maximum Annual Benefit Charge	0.05%	0.30%	1.60%

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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 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>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>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	Guarantee of Principal Death Benefit (American Legacy)	Enhanced Guaranteed Minimum Death Benefit (American Legacy)	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	Guarantee of Principal Death Benefit (American Legacy)	Enhanced Guaranteed Minimum Death Benefit (American Legacy)	Estate Lock SM
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 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 (American Legacy)	i4LIFE Advantage [®] (American Legacy) II	i4LIFE [®] Advantage Select Guaranteed Income Benefit III (American Legacy)
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 [®] Series C-Share Lincoln American Legacy [®] Series L-Share Lincoln American Legacy [®] Signature 1	Lincoln American Legacy Shareholder's Advantage [®] Fee-Based Lincoln American Legacy [®] Advisory Lincoln American Legacy [®] Design 1 Lincoln American Legacy [®] Design 3 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 Shareholder's Advantage [®] Fee-Based Lincoln American Legacy [®] Advisory Lincoln American Legacy [®] Design 1 Lincoln American Legacy [®] Design 3 Lincoln American Legacy [®] Series B-Share Lincoln American Legacy [®] Series C-Share Lincoln American Legacy [®] Series L-Share Lincoln American Legacy [®] 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	Yes
Step-Up Frequency	Annually	N/A	Annually
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
Rollup	6.00%	N/A	N/A

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Side-by-Side Comparison

Guaranteed Minimum Income Benefit

Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	4Later Select Advantage V (American Legacy)	i4LIFE Advantage [®] (American Legacy) II	i4LIFE [®] Advantage Select Guaranteed Income Benefit III (American Legacy)
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	Pro Rata



Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	4Later Select Advantage V (American Legacy)	i4LIFE Advantage [®] (American Legacy) II	i4LIFE [®] Advantage Select Guaranteed Income Benefit III (American Legacy)
<p>Investment Restrictions</p>	<p>N/A</p>	<p>N/A</p>	<p>Yes</p> <p>Allowable Options: Category 1: Must be at least 20% of Account Value</p> <p>American Funds Mortgage Fund American Funds The Bond Fund of America American Fund U.S. Government Securities Fund LVIP American Preservation Fund</p> <p>Allowable Options: Category 2: Up to 80%% of Account Value</p> <p>American Funds Asset Allocation Fund American Funds Capital Income Builder American Funds Capital World Growth and Income Fund American Funds Global Balanced Fund American Funds Global Growth Fund American Funds Global Growth Portfolio American Funds Growth and Income Portfolio American Funds Growth Fund American Funds Growth-Income Fund American Funds High-Income Trust American Funds International Fund American Funds International Growth and Income Fund American Funds Managed Risk Asset Allocation Fund American Funds Managed Risk Global Allocation Portfolio American Funds Managed Risk Growth and</p>



Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company	Lincoln National Life Insurance Company
Benefit Name	4Later Select Advantage V (American Legacy)	i4LIFE Advantage [®] (American Legacy) II	i4LIFE [®] Advantage Select Guaranteed Income Benefit III (American Legacy)
			<p>Income Portfolio American Funds Managed Risk Growth Portfolio American Funds Ultra-Short Bond Fund American Funds Washington Mutual Investors Fund LVIP American Balanced Allocation Fund LVIP American Global Balanced Allocation Managed Risk Fund LVIP American Global Growth Allocation Managed Risk Fund LVIP American Growth Allocation Fund LVIP American Income Allocation Fund LVIP American Funds Vanguard Active Passive Growth Fund</p> <p>Allowable Options: Category 3: Must be 100% of Account Value</p> <p>American Funds Global Balanced Fund American Funds Growth and Income Portfolio American Funds Managed Risk Asset Allocation Fund American Funds Managed Risk Global Allocation Portfolio American Funds Managed Risk Growth and Income Portfolio American Funds Managed Risk Growth Portfolio American Funds Mortgage Fund American Funds The Bond Fund of America American Funds U.S. Government Securities Fund American Funds U.S. Small and Mid Cap</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 (American Legacy)	i4LIFE Advantage [®] (American Legacy) II	i4LIFE [®] Advantage Select Guaranteed Income Benefit III (American Legacy)
			<p>Equity Fund LVIP American Balanced Allocation Fund LVIP American Global Balanced Allocation Managed Risk Fund LVIP American Global Growth Allocation Managed Risk Fund LVIP American Growth Allocation Fund LVIP American Income Allocation Fund LVIP American Preservation Fund LVIP American Funds Vanguard Active Passive Growth Fund</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 DCA.</p> <p>Automatic quarterly rebalancing will occur.</p>
Benefit Conflicts	May not be elected in conjunction with another GLWB or GMIB.	May be elected with the Guaranteed Income Benefit.	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 (American Legacy)	i4LIFE Advantage® (American Legacy) II	i4LIFE® Advantage Select Guaranteed Income Benefit III (American Legacy)
<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.</p> <p>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 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.</p> <p>(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</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. Rider charge may increase with a step-up. 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 Select 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</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 (American Legacy)	i4LIFE Advantage [®] (American Legacy) II	i4LIFE [®] Advantage Select Guaranteed Income Benefit III (American Legacy)
	<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>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 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 (3.00% is used if the Guaranteed Income Benefit is also elected) 	<p>any contract anniversary. For clients 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><u>*Income % Based on Age of Commencement</u> (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 (American Legacy)	i4LIFE Advantage [®] (American Legacy) II	i4LIFE [®] Advantage Select Guaranteed Income Benefit III (American Legacy)
		<p>- Length of Access Period - Applicable Annuity Mortality Table - Payment Frequency - Account Value</p> <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 increased for additional Premiums Paid on</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 (American Legacy)	i4LIFE Advantage® (American Legacy) II	i4LIFE® Advantage Select Guaranteed Income Benefit III (American Legacy)
		<p>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>*Threshold Level: Bonus \$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 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</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 (American Legacy)	i4LIFE Advantage [®] (American Legacy) II	i4LIFE [®] Advantage Select Guaranteed Income Benefit III (American Legacy)
		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.	
Benefit Close Date	N/A	N/A	N/A