

**LINCOLN FIXED and FIXED INDEXED ANNUITIES
GUARANTEED MINIMUM INTEREST RATES
Effective September 1, 2025**

The tables below outline the guaranteed minimum rates for Lincoln fixed indexed annuity products and issued by The Lincoln National Life Insurance Company (Lincoln). When the contract is issued, the applicable rates will be shown on the Contract Schedule page. There are three sets of rates:

GMFIR	<ul style="list-style-type: none"> The Guaranteed Minimum Fixed Interest Rate (GMFIR) is the minimum fixed interest rate that can be declared for the Fixed Account in a given contract year.
GMCSV Interest Rate (GMCSV IR)	<ul style="list-style-type: none"> The Guaranteed Minimum Cash Surrender Value Interest Rate (GMCSV IR) is used in the calculation of the Guaranteed Minimum Cash Surrender Value. There are two rates: Before and after the surrender charge period (or before and after the initial interest rate guarantee period for single premium fixed indexed annuities). The Guaranteed Minimum Cash Surrender Value (GMCSV) equals 87.5% of the premium, minus any partial surrenders and related premium taxes, accumulated at this minimum rate of return to the date of contract termination (death or annuitization or full surrender).
GMNSV Interest Rate (GMNSV IR)	<ul style="list-style-type: none"> The Guaranteed Minimum Non-Surrender Value Interest Rate (GMNSV IR) is used in the calculation of the Guaranteed Minimum Non-Surrender Value. The Guaranteed Minimum Non-Surrender Value (GMNSV) equals 100% of the total premium, minus any partial surrenders, related surrender charges and related taxes, accumulated at this minimum rate of return to the date of contract termination (death or annuitization or full surrender).

Single premium fixed indexed annuities	GMFIR		GMCSV IR		GMNSV IR
	During Surrender Charge Period	After Surrender Charge Period	During Surrender Charge Period	After Surrender Charge Period	
<ul style="list-style-type: none"> <i>Lincoln Core Capital</i>[®] 	1.40% (2.75% in CA)	TBD ¹ (2.75% in CA)	2.75%	TBD ² (2.75% in CA)	0.10% (0.50% in CA)
<ul style="list-style-type: none"> <i>Lincoln OptiBlend</i>[®] Income 7, 10 <i>Lincoln FlexAdvantage</i>[®] Income 7, 10 <i>Lincoln FlexAdvantage</i>[®] Income Access 7 	1.40%	TBD ¹	2.75%	TBD ²	N/A

Flexible premium fixed indexed annuities	GMFIR		GMCSV IR		GMNSV IR
	During Surrender Charge Period	After Surrender Charge Period	During Surrender Charge Period	After Surrender Charge Period	
<ul style="list-style-type: none"> <i>Lincoln Set 5</i>[®] II 	1.40%	TBD ³	2.75%	TBD ²	0.10%
<ul style="list-style-type: none"> <i>Lincoln OptiBlend</i>[®] 5, 7, 10 <i>Lincoln OptiBlend</i>[®] Advisory 5 <i>Lincoln FlexAdvantage</i>[®] 5, 7 <i>Lincoln Covered Choice</i>[®] II 	1.40%	TBD ¹	2.75%	TBD ²	0.10%

Rates are subject to change. Not all products are available in all states or in all firms. Check with your Lincoln representative for product availability.

¹ Rate after surrender charge based on then current rate, not less than 0.10%

² Rate after surrender charge based on then current rate, not less than 0.15%

³ Rate after surrender charge based on then current rate, not less than 1.00%

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After the Initial Interest Rate Guarantee Period ends, rates are declared annually. Subsequent rates will never be lower than the Guaranteed Minimum Interest Rate (GMIR) stated on the Schedule Page of the contract. The guaranteed interest rates for deferred fixed annuities (all durations) are as follows:

Single premium fixed annuities	GMIR		GMCSV IR	
	<u>During</u> Surrender Charge Period	<u>After</u> Surrender Charge Period	<u>During</u> Surrender Charge Period	<u>After</u> Surrender Charge Period
<ul style="list-style-type: none"> • <i>Lincoln SelectSM</i> • <i>Lincoln MYGuaranteeSM Plus</i> • <i>Lincoln MYGuaranteeSM Plus Class</i> • <i>Lincoln MYGuaranteeSM Prime</i> 	1.40%	TBD ¹	2.75%	TBD ²

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¹ Rate after surrender charge based on then current rate, not less than 0.10%

² Rate after surrender charge based on then current rate, not less than 0.15%

Lincoln annuities are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. **Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Not for use in New York or the Virgin Islands.



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