

Annuity Rate Sheet

Effective for applications signed on or after 11/1/2022.

Lincoln Insured IncomeSM Immediate Annuity

| | | Annual income payout ^{1,2} |
|--|---|-------------------------------------|
| Based on monthly income payments selected for \$100,000 net proceeds | 10-year period certain | \$11,874.24 |
| | Life only — Male age 65 | \$6,988.56 |
| | Life with 10-year certain — Male age 65 | \$6,867.96 |
| | Life with 20-year certain — Male age 65 | \$6,376.44 |

Lincoln Deferred Income SolutionsSM Annuity

| | Client | Annual payout rate in 5 years ² | Annual payout rate in 10 years ² |
|--|-------------|--|---|
| Based on life with cash refund payment option with monthly income payments selected for \$100,000 net proceeds | Male age 55 | 7.54% | 10.61% |
| | Male age 65 | 9.28% | 14.06% |
| | Male age 75 | 12.86% | 22.98% |

¹ Annual payout rates equal the sum of the 12 monthly income payouts. Massachusetts requires unisex rates.

² Rates are determined at the time of purchase and are based on age, gender, effective date of the contract, payment start date, and payment frequency.

| |
|---|
| Not a deposit |
| Not FDIC-insured |
| Not insured by any federal government agency |
| Not guaranteed by any bank or savings association |
| May go down in value |

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A fixed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses.

Lincoln Insured Income™ Immediate Annuity single premium immediate annuity (contract form ICC16-621 and state variations) and *Lincoln Deferred Income Solutions*™ Annuity (contract forms 13-618F, 13-618S, and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **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.**

Lincoln Insured Income™ contracts sold in New York (contract form 94-512NY) are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **Contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.**

The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the Client Guide, Disclosure Statement and Fact Sheet, or contact your representative.

Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply.

There is no additional tax benefit for contracts purchased in an IRA or other tax-qualified plan, since these are already afforded tax-deferred status.

Product and features are subject to state availability. Limitations and exclusions may apply. *Lincoln Deferred Income Solutions*™ is not available in New York.

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