

Our commitment to consistency

Help your clients feel confident with *Lincoln OptiBlend*® 10 fixed indexed annuity rates

Your clients have worked hard to save for retirement—and you’ve worked hard to help them build a reliable plan. When rates change dramatically from year to year, it can be tough to stay the course.

We know how important it is to keep rates as steady as possible to help clients focus on their long-term plans.

Since the launch of *Lincoln OptiBlend* 10 in June 2015, we’ve kept yearly renewal rates on the Fixed Account and 1 Year S&P 500 Cap very close to initial declared rates. Below are average renewal rates for each account.^{1,2}

Fixed Account

**92.16% of the initial
declared fixed rate**

The Fixed Account can provide:

- Principal protection with guaranteed growth
- Interest not linked to market performance
- Confidence that clients will never lose what they’ve earned

1 Year S&P 500 Cap

**86.61% of initial
declared cap rate**

The 1 Year S&P 500 Cap can provide:

- Principal protection with growth potential
- Earnings linked to the performance of the S&P 500 Index
- Confidence that clients will never lose what they’ve earned³

¹ Results are for contracts issued June 2015 – December 2022, based on high band contracts only.

² In addition to the 1 Year Fixed and the 1 Year S&P 500 Cap, there are seven other account options. Indexed account options feature a specific crediting calculation and will not credit less than 0%. For complete calculation information, please refer to the *Lincoln OptiBlend*® Client Guide.

³ Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn before the end of an indexed term will not receive indexed interest for that indexed term.

Insurance products issued by:
The Lincoln National Life Insurance Company



Consistency helps lead to confidence. Contact your Lincoln representative to learn how a safe and steady option can make a difference for clients.

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

©2023 Lincoln National Corporation

[LincolnFinancial.com](https://www.lincolnfinancial.com)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-5801674-071123

PDF ADA 8/23 Z05

Order code: FA-OB10-FLI003



Important information:

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult an independent professional as to any tax, accounting, or legal statements made herein.

Lincoln OptiBlend® 10 fixed indexed annuities (contract form ICC1515-619 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.**

This annuity does not participate directly in any stock or equity investment and does not include the purchase of shares of stock or an index. The indexed accounts use an outside market index as a benchmark for determining indexed account earnings. Any dividends paid on the stocks on which the index is based do not increase the annuity earnings. All payments and values provided by the contract, when based on performance of the indexed account, are not guaranteed to be equivalent to the benchmarking index. The composition of the index and the methodology used by the index to calculate its performance are not guaranteed and may be changed at any time by the index provider.

Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply. Withdrawals and surrenders may be subject to surrender charges and a Market Value Adjustment.

There is no additional tax-deferral benefit for contracts purchased in an IRA, since they are already afforded tax-deferred status.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by The Lincoln National Life Insurance Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by The Lincoln National Life Insurance Company. The Lincoln National Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products, nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

For financial professional use only. Not for use with the public.