Lincoln Level Advantage® indexed variable annuity

Access rates effective 3/15/24

Account Value Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Capital Strength Index℠	First Trust American Leadership Index™	Russell 2000® Index	MSCI EAFE Index	Nasdaq-100 Index
Performance Cap	6-Year	20%	Uncapped	Uncapped	Uncapped	Uncapped	-	-
		30%	95.00%	300.00%	-	95.00%	-	-
	1-Year	10%	12.15%	-	13.75%	16.25%	14.75%	-
		15%	11.00%	-	12.00%	-	-	15.00%
		20%	10.00%	-	-	-	-	-
	6-year Annual Lock	10%	14.50%	10.50%	-	16.50%	11.75%	-
Participation Rates	3-Year	10%	101.00%	105.00%	105.00%	-	-	-
Performance Trigger	1-Year	10%	10.00%	-	10.50%	-	-	-
		15%	9.00%	-	-	-	-	11.50%

INVESTMENT AND INSURANCE PRODUCTS ARE:

- **NOT FDIC-INSURED**
- **NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**
- **NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES**
- **SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED**

Certain indexed accounts may not be available to in-force contracts. Refer to the prospectus for availability.

Not all strategies are available in all states and firms.

Rates are declared by The Lincoln National Life Insurance Company at its discretion. The rates for your contract are based on the current rates at the time your application is received at Lincoln and are subject to any rate hold procedures. These rates apply for both new deposits and renewals.

Guarantee of Principal Death Benefit

Crediting Strategy	Term	Protection	S&P 500® Index	Capital Strength Index℠	First Trust American Leadership Index™	Russell 2000® Index	MSCI EAFE Index	Nasdaq-100 Index
Performance Cap	6-Year	20%	750.00%	750.00%	750.00%	750.00%	-	-
		30%	85.00%	275.00%	-	90.00%	-	-
	1-Year	10%	11.65%	-	13.25%	15.75%	14.25%	-
		15%	10.50%	-	11.50%	-	-	14.75%
		20%	9.50%	-	-	-	-	-
	6-Year Annual Lock	10%	14.00%	10.00%	-	16.00%	11.25%	-
Participation Rates	3-Year	10%	96.00%	100.00%	100.00%	-	-	-
Performance Trigger	1-Year	10%	9.50%	-	10.00%	-	-	-
		15%	8.50%	-	-	-	-	11.00%

WORDS TO KNOW

Performance Cap — The most growth (or ceiling) you can earn for an indexed term. For annual lock accounts, it is the maximum percentage you can earn each year of the term.

Performance Trigger — The trigger rate is an amount that's credited to your account if the index change is positive or flat at the end of an indexed term.

Participation Rate — The percentage of any positive index performance credited to your account at the end of the term.

Protection Level — The percentage loss that Lincoln will absorb from a market downturn in the indexed accounts. If a market drop is in excess of the protection level, there is the risk of loss of principal.

An "uncapped" rate is reflected on confirmations and quarterly statements as a cap of 999%. The indices used are price indices and do not reflect dividends paid on the underlying stocks. The level of the index may reflect the deduction of an annual fee. See prospectus for details. One cannot invest directly in an index.

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Lincoln Level Advantage® indexed variable annuity is a long-term investment product designed for retirement purposes. There are no explicit fees associated with the indexed-linked account options available. There are associated fees with the variable annuity subaccounts, which include a product charge, and administrative fees. Annuities are subject to market risk including loss of principal. Withdrawals are subject to ordinary income tax treatment and, if taken prior to age 59½ in nonqualified contracts, may be subject to an additional 10% federal tax.

Indexed-linked variable annuity products are complex insurance and investment vehicles. Please reference the prospectus for information about the levels of protection available and other important product information.

The risk of loss occurs each time you move into a new indexed account after the end of an indexed term. The protection level option selected in the indexed account helps protect you from some downside risk. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels that vary based on the index and term selected are subject to change and may not be available with every option. Please see the prospectus for details.

Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable prospectuses for the variable annuity and its underlying investment options contain this and other important information. Please call 888-868-2583 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.

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This product and the components and features contained within are not available in all states.

There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Not available in New York.

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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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