Lincoln MYGuarantee℠ Plus fixed annuity

Rates effective on or after 12/15/25.[1]

Guarantee period[2]	Premium $100K+	Premium less than $100K
5 year	4.75%	3.65%
7 year	4.80%	3.65%
10 year	4.95%	3.70%

The annual effective rates[2] for your contract are based on the current rates at the time your application is submitted and are subject to any rate hold procedures. Electronic applications are required to submit business.

- No auto-renewal of the surrender period
- 10% free withdrawals beginning in the first year
- Accepts up to $2M without prior Lincoln approval

[1]Interest rates are based on product/contract features, and are declared by The Lincoln National Life Insurance Company at their discretion. Subsequent rates may be higher or lower than the initial rates and may differ from those used for new contracts or for contracts issued at different times. Rates are subject to change at any time without notice prior to purchases. All guarantee periods may not be available at the same time.

[2]Credits an established fixed interest rate guaranteed for the initial five, seven or ten contract years; afterwards, renewal rates are declared annually. Fixed interest rates are annual effective rates. Interest is credited daily to obtain an annual yield equal to the annual effective rate (assuming no withdrawals). Guarantees are subject to the claims-paying ability of The Lincoln National Life Insurance Company.

Your tomorrow.
Our priority.®

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

LincolnFinancial.com

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Order code: FA-MGP10-RST001

Important information:

Lincoln Financial® 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.

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 MYGuarantee℠ Plus fixed annuity (contract form ICC18-625MVA and state variations) is 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.**

The contract may be referred to as "policy."

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.

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 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.

Not available in California or New York.

For use with the general public.