

Schedule of Products Schedule of Commissions A1/B1

The Lincoln National Life Insurance Company
(Subject to availability and state variations thereof)
Compensation is listed as a percentage of premiums paid

Fixed Life Products (without the Lincoln Enhanced Value Rider or Surrender Value Enhancement Endorsement)				
	Year 1		Years 2 - 5	Years 6 - 15
	Target ¹	Excess	Renewals ³	Renewals ³
Lincoln LifeGuarantee® UL (2019)	90.000%	4.000%	4.000%	2.400%
Lincoln LifeGuarantee® SUL (2019)	90.000%	4.000%	4.000%	2.400%
Lincoln WealthAccumulate® 2 IUL (2020)	90.000%	4.000%	4.000%	2.400%
Lincoln WealthPreserve® 2 IUL (2020)	90.000%	4.000%	4.000%	2.400%
Lincoln Conversion SM UL (2019) ⁴	90.000%	4.000%	4.000%	2.400%

Fixed Life Products with Lincoln Enhanced Value Rider					
<i>Sales with this Rider have a unique compensation structure. Consult the applicable Product Reference Guide for all compensation details.</i>					
Lincoln WealthAccumulate® 2 IUL (2020)					
	Year 1*		Years 2 - 5		Years 6 -14
	Rolling Target	Excess	Resetting Target ²	Excess	Renewals ³
Levelized					
Semi-Heaped					

Fixed Life Products with Surrender Value Enhancement Endorsement					
<i>Sales with this Rider have a unique compensation structure. Consult the applicable Product Reference Guide for all compensation details.</i>					
Lincoln WealthAccumulate® 2 IUL (2020)					
	Year 1*		Years 2 - 6		Years 7 -15
	Rolling Target	Excess	Resetting Target ²	Excess	Renewals ³
Levelized					
Semi-Heaped	Year 1*		Years 2 - 5		Years 6 -15

* Rolling Target with the Lincoln Enhanced Value Rider or Surrender Value Enhancement Endorsement will continue through year 2 if target is not met in Year1.

1 These products have a rolling target which means that the initial target commission rate continues on all premiums received in the first 5 policy years or until premiums received satisfy the target premium. Premiums paid that exceed the target premium will receive the excess rate in year 1 and renewal rates in years 2+.

2 Resetting Target begins in Year 2 as soon as rolling target has been met. Target resets to zero at the beginning of the years to which it is applicable, and the balance of premiums paid up to target will get the Resetting Target rate. Premiums paid that exceed the target premium will receive the excess rate.

3 Renewal rates are paid on all premium once the target premium years (rolling or resetting) have ended.

4 Except in limited scenarios, this product will be the only conversion option available for products/riders introduced prior to April 2007. Full product portfolio will be available when required by applicable policy language, Lincoln's relationship with the original issuer, or for consistency across smaller blocks. See term conversion guidelines for additional details.

Notes:

- No commissions will be paid on any policies that have been placed on waiver, on interest or on payments applied to policy loan principal or interest payments. For *Lincoln WealthPreserve® 2 IUL (2020)* and *Lincoln WealthAccumulate® 2 IUL (2020)* no commissions will be paid on external rollover loans.
- Flat extras on all Universal Life products are not commissionable.
- Policy replacements - the Company will determine the amount of compensation to be paid, if any, where policy changes, replacements (including

replacement of policies issued by affiliates for products listed in this schedule) or reinstatements are involved. Refer to existing Company Policies and Procedures. If the Lincoln Enhanced Value Rider or Surrender Value Enhancement Endorsement is selected please consult the Lincoln LifeReserve UL and/or Indexed UL Accumulator Product Reference Guide(s) for full details on compensation adjustments.

- For policy specified amount increases, commission rules and rates as of the date of change will apply. First year commissions will be paid on target associated with the increase in face; premiums paid following the increase will be allocated using a ratio of the original and new target premiums. Rolling targets do not apply to face increases. Refer to existing Company Policies and Procedures for full details. If the Lincoln Enhanced Value Rider or Surrender Value Enhancement Endorsement is selected please consult the Product Reference Guide for full details on compensation adjustments.
- A policy surrender, lapse or face decrease may be subject to a charge back of earned commissions. Refer to the grid below.
- This schedule reflects the gross compensation available. Any compensation redirected to down line entities will reduce the amount paid under this agreement.
- Some Riders increase target premium. See Product Reference Guide for details.
- If the *Lincoln LifeEnhance*® Accelerated Benefits Rider is issued with the policy, compensation will be impacted if benefits are paid. If a Chronic Illness one-time lump sum payment occurs, the rider, policy and compensation will terminate. If either a Chronic Illness monthly benefit or Terminal Illness payment occurs all compensation will stop including target, renewal, excess, as applicable, but if thereafter the rider is terminated for any reason, but the policy continues in force, compensation will resume according to the original commission schedule.
- If the *Lincoln Care Coverage*® Accelerated Benefits Rider is issued with the policy there will be a chargeback of the commission paid for the rider if the Right To Examine Rider (freelook) option is exercised.

***Chargeback Policy:**

The following chargeback schedule shall apply to all earned commissions paid by the date of a policy surrender/lapse or face amount decrease. When a policy is decreased or partially surrendered, the amount of commission recalled pertains to the decreased portion of the policy rather than to the policy as a whole. The chargeback policy applies to all products unless otherwise noted.

Policy Full or Partial Surrender/Lapse¹:

Month	Recall %
1 to 6	100% commissions
7 to 12	50% commissions

Policy Face Decrease:

Month	Recall %
1 to 6	100% commissions
7 to 12	75% commissions
13 to 24	50% commissions

Chargeback Policy: Fixed Life Products with Lincoln Enhanced Value Rider

Commission Chargeback for this rider is unique. Please consult the applicable Product Reference Guide for full details.

Commission Chargeback for Outstanding Requirements (applies to all products):

If outstanding delivery requirements are not received in the home office, in good order, within 60 days of the date that a policy is put in force and mailed, a chargeback of 100% of compensation will occur.

¹ Please note that a death claim does not incur a chargeback unless the policy is rescinded due to fraud. See your distribution agreement for more information.

*The above referenced list is not intended to be exhaustive. Please refer to your distribution agreement for other situations where a charge back of commission may be imposed.

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Term Life Products		
	First Year	Renewal
Lincoln LifeElements® One-Year Term (2017)	No Compensation	N/A
Lincoln LifeElements® 10 Level Term (2019)	90.000%	N/A
Lincoln LifeElements® 15 Level Term (2019)	90.000%	N/A
Lincoln LifeElements® 20, 30 Level Term (2019)	100.000%	N/A
Lincoln TermAccel® 10 (2019)	90.000%	N/A
Lincoln TermAccel® 15 (2019)	90.000%	N/A
Lincoln TermAccel® 20, 30 (2019)	100.000%	N/A

- Notes:**
- No commissions will be paid on flat extras of 5 years or less.
 - Policy Fee is not commissionable.
 - Some riders are commissionable. Please check your Product Reference Guide for detailed information.
 - Policy replacements - the Company will determine the amount of compensation to be paid, if any, where policy changes, replacements (including replacement of policies issued by affiliates for products listed in this schedule) or reinstatements are involved. Refer to existing Company Policies and Procedures.
 - A policy surrender or lapse may be subject to a charge back of earned commissions. Refer to the grid below.
 - This schedule reflects the gross compensation available. Any compensation redirected to down line entities will reduce the amount paid under this agreement.
 - For *Lincoln TermAccel*®, electronic ticket submission is required.
 - *Lincoln LifeElements*® Level Term with the Conversion Products Enhancement will use the same schedule of commissions as shown above for the corresponding *Lincoln LifeElements*® Level Term product.

***Chargeback Policy:**

The following chargeback schedule shall apply to all earned commissions paid by the date of a policy surrender/lapse. When a policy is partially surrendered, the amount of commission recalled pertains to the decreased portion of the policy rather than to the policy as a whole. The chargeback policy applies to all products unless otherwise noted.

Policy Full or Partial Surrender/Lapse:¹

Month	Recall %
1 to 6	100% commissions
7 to 12	50% commissions
13 to 18	25% commissions

Commission chargeback for Outstanding Requirements (applies to all products):

If outstanding delivery requirements are not received in the home office, in good order, within 60 days of the date that a policy is put in force and mailed, a chargeback of 100% of compensation will occur.

¹ Please note that a death claim does not incur a chargeback unless the policy is rescinded due to fraud. See your distribution agreement for more information.

*The above referenced list is not intended to be exhaustive. Please refer to your distribution agreement for other situations where a charge back of commission may be imposed.