

MGA Annuity Commission Grid
All Commissions Listed are Schedule A - Year 1 Commissions

Effective May, 2020

Multi-Year Guarantee Annuities	Gross⁵	Age²	MGA	RSM	ASM	Age²	EGA	GA-AA	GA-A	Special Agent	Special Broker
<i>Lincoln MYGuaranteeSM Plus - 5 year¹</i>	2.50%	(0-85)	0.50%	0.25%	0.167%	(0-75)	2.00%	1.90%	1.80%	1.70%	1.60%
<i>Lincoln MYGuaranteeSM Plus - 7 year¹</i>	3.50%	(0-80)	1.00%	0.50%	0.33%	(0-75)	2.50%	2.40%	2.30%	2.20%	2.10%
<i>Lincoln MYGuaranteeSM Plus - 10 year¹</i>	3.50%	(0-80)	1.00%	0.50%	0.33%	(0-75)	2.50%	2.40%	2.30%	2.20%	2.10%
<i>Lincoln Deferred Income SolutionsSM Annuity</i>	5.00%	(0-80)	1.00%	0.50%	0.33%	(0-80)	4.00%	3.50%	3.00%	2.50%	2.00%
Fixed Indexed Annuities	Gross⁵	Age²	MGA	RSM	ASM	Age²	EGA	GA-AA	GA-A	Special Agent	Special Broker
<i>Lincoln New DirectionsSM 6¹</i>	4.75%	(0-85)	1.25%	0.625%	0.416%	(0-75)	3.50%	3.00%	2.50%	2.00%	1.50%
<i>Lincoln New DirectionsSM 8¹</i>	6.00%	(0-85)	1.50%	0.75%	0.50%	(0-75)	4.50%	4.00%	3.50%	3.00%	2.50%
<i>Lincoln OptiBlendSM 5¹</i>	4.00%	(0-74)	1.00%	0.50%	0.33%	(0-74)	3.00%	2.50%	2.00%	1.50%	1.00%
<i>Lincoln OptiBlendSM 7¹</i>	6.00%	(0-74)	1.50%	0.75%	0.50%	(0-74)	4.50%	4.00%	3.50%	3.00%	2.50%
<i>Lincoln OptiBlendSM 10¹</i>	9.00%	(0-74)	2.00%	1.00%	0.67%	(0-74)	7.00%	6.50%	6.00%	5.50%	5.00%
Immediate Annuity	Gross⁵	Age²	MGA	RSM	ASM	Age²	EGA	GA-AA	GA-A	Special Agent	Special Broker
<i>Lincoln Insured Income Immediate Annuity</i>	4.00%	(15-85)	1.00%	0.50%	0.33%	(15-85)	3.00%	2.50%	2.00%	1.50%	1.00%

Please refer to the individual Schedule of Commissions forms for detailed information on trail commissions, renewals and older age commissions.

*This schedule is for premium amounts up to each product's maximum premium limit.

*The commissions on any contract not herein specified shall be determined by the Company.

*The Company reserves the right to change any commission on this schedule.

*Reduced commissions generally apply if the Company considers a policy to be an internal replacement.

1. Full and partial surrender (excluding free partial withdrawals) or death occurring in the first contract year will result in a 100% commission chargeback in months 1-6 and a 50% chargeback in months 7-12.

Annuitization of fixed and indexed annuity contracts in the first contract year, with the exception of Lincoln New Directions and Lincoln Covered Choice, will result in a 100% commission chargeback in months 1-6 and a 50% chargeback in months 7-12. In Florida and New York, annuitization in the first five contract years will result in a 100% commission chargeback in months 1-6 and a 50% chargeback in months 7-60.

For New Directions and Covered Choice, annuitization in the first two contract years will result in a 100% chargeback in months 1-6 and a 50% chargeback in months 7-24.

2. The oldest issue age of the owner, joint owner or annuitant is used to determine commission payout.

3. Renewal commission rates for flexible premium annuity products are for additional premiums paid into the contract after year one. Please refer to individual Schedule of Commissions for applicable renewal rates.

4. All Fixed Indexed Annuities pay trail commissions - Please refer to the individual Schedule of Commissions. The trail shown on the individual Schedule of Commissions is the annual amount. The trail paid at the end of each quarter is the annual trail divided by 4. Trails begin in second policy year (i.e. first payment in month 15). Trail commissions are a percentage of the accumulation value. Please see Schedule of Commissions for more details.

5. Total Gross up to age 75. See Schedule of Commissions for ages over 75.