

**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

PLEASE NOTE: This schedule amends all previous schedules. The commission rates below are shown at current commission payouts and may reflect Special Product Promotions. Special Product Promotions are subject to changes at any time.

Fixed Indexed Annuities						
Lincoln New Directions® 6			Attained Age			
			0-75	76-80	81-85	
Schedule A		1st Year	0.42%	0.42%	0.42%	
		Additional Premium Payments	N/A	N/A	N/A	
		Trails	N/A	N/A	N/A	
Schedule B		1st Year	0.42%	N/A	N/A	
		Additional Premium Payments	N/A	N/A	N/A	
		Trails	N/A	N/A	N/A	
Schedule C		1st Year	N/A	N/A	N/A	
		Additional Premium Payments	N/A	N/A	N/A	
		Trails	N/A	N/A	N/A	
Lincoln New Directions® 8			Attained Age			
			0-75	76-80	81-85	
Schedule A		1st Year	0.50%	0.50%	0.50%	
		Additional Premium Payments	N/A	N/A	N/A	
		Trails	N/A	N/A	N/A	
Schedule B		1st Year	0.50%	0.50%	N/A	
		Additional Premium Payments	N/A	N/A	N/A	
		Trails	N/A	N/A	N/A	
Schedule C		1st Year	N/A	N/A	N/A	
		Additional Premium Payments	N/A	N/A	N/A	
		Trails	N/A	N/A	N/A	
Lincoln OptiBlend® 5		Attained Age				
		0-74	75-79	80-84	85	
Schedule A		1st Year	0.33%	0.33%	0.33%	0.15%
		Additional Premium Payments Yr 2	0.17%	0.15%	0.13%	0.10%
		Additional Premium Payments Yr 3-4	0.13%	0.10%	0.10%	0.10%
		Trails	N/A	N/A	N/A	N/A

<b>Lincoln OptiBlend® 7</b>		<b>Attained Age</b>			
		<b>0-74</b>	<b>75-79</b>	<b>80-84</b>	<b>85</b>
<b>Schedule A</b>	<b>1st Year</b>	0.50%	0.50%	0.50%	0.25%
	<b>Additional Premium Payments Yr 2</b>	0.50%	0.42%	0.33%	0.17%
	<b>Additional Premium Payments Yr 3-4</b>	0.42%	0.33%	0.25%	0.17%
	<b>Trails</b>	N/A	N/A	N/A	N/A
<b>Schedule B</b>	<b>1st Year</b>	0.50%	0.50%	0.50%	N/A
	<b>Additional Premium Payments Yr 2</b>	0.50%	0.42%	0.33%	N/A
	<b>Additional Premium Payments Yr 3-4</b>	0.42%	0.33%	0.25%	N/A
	<b>Trails</b>	N/A	N/A	N/A	N/A
<b>Schedule C</b>	<b>1st Year</b>	0.50%	N/A	N/A	N/A
	<b>Additional Premium Payments Yr 2</b>	0.50%	N/A	N/A	N/A
	<b>Additional Premium Payments Yr 3-4</b>	0.42%	N/A	N/A	N/A
	<b>Trails</b>	N/A	N/A	N/A	N/A
<b>Lincoln OptiBlend® 10</b>		<b>Attained Age</b>			
		<b>0-74</b>	<b>75-79</b>	<b>80</b>	
<b>Schedule A</b>	<b>1st Year</b>	0.67%	0.67%	0.67%	
	<b>Additional Premium Payments Yr 2-4</b>	0.50%	0.50%	0.33%	
	<b>Additional Premium Payments Yr 5-8</b>	0.50%	0.50%	0.25%	
	<b>Trails</b>	N/A	N/A	N/A	
<b>Schedule B</b>	<b>1st Year</b>	0.67%	0.67%	N/A	
	<b>Additional Premium Payments Yr 2-4</b>	0.50%	0.50%	N/A	
	<b>Additional Premium Payments Yr 5-8</b>	0.50%	0.50%	N/A	
	<b>Trails</b>	N/A	N/A	N/A	
<b>Schedule C</b>	<b>1st Year</b>	0.67%	N/A	N/A	
	<b>Additional Premium Payments Yr 2-4</b>	0.50%	N/A	N/A	
	<b>Additional Premium Payments Yr 5-8</b>	0.50%	N/A	N/A	
	<b>Trails</b>	N/A	N/A	N/A	

Fixed Annuities				
Lincoln MYGuarantee <sup>SM</sup> Plus		Attained Age		
		0-75	76-80	81-85
5 Year	1st Year	0.17%	0.17%	0.17%
	Additional Premium Payments	N/A		
	Trails	N/A		
7 Year	1st Year	0.33%	0.33%	0.25%
	Additional Premium Payments	N/A		
	Trails	N/A		
10 Year	1st Year	0.33%	0.33%	0.25%
	Additional Premium Payments	N/A		
	Trails	N/A		
Lincoln Insured Income Immediate <sup>SM</sup> Annuity			Attained Age	
Lifetime-based or with minimum guarantees or payment periods payment options		15-85		
	1st Year	0.33%		
	Additional Premium Payments	N/A		
	Trails	N/A		
			Attained Age	
Period certain payment option		0-95		
	1st Year	0.33%		
	Additional Premium Payments	N/A		
	Trails	N/A		
Lincoln Deferred Income Solutions <sup>SM</sup> Annuity			Attained Age	
		0-75	76-80	
Schedule A	All Years	0.33%	0.33%	

**Notes:**

- 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, prospectively.
- Reduced commissions generally apply if the Company considers a contract to be an internal replacement.
- The oldest attained age of the owner, joint owner, or annuitant is used to determine commission payout.

**Chargeback Rules:**

- For most products, 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. For *Lincoln Deferred Income Annuity Solutions* and *Lincoln Insured Income Immediate Annuity*, 100% commission chargeback will apply when death occurs within the first 90-days of the contract issue date.
- For most products, annuitization in the first contract year, with the exception of *Lincoln New Directions*, will result in a 100% commission chargeback in months 1-6 and a 50% chargeback in months 7-12. In Florida, 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 *Lincoln New Directions*, 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.

**Additions and Trails:**

- Additional commission rates shown for flexible premium annuity products are for additional premiums paid into the contract after year one.
- The trail shown is annual amount. The trail paid at the end of each quarter is the annual trail divided by 4. If monthly payments are requested, the trail paid at the end of each month is the annual trail divided by 12. Trails begin in second contract year (i.e. first payment in month 15 if quarterly trails, or first payment in month 13 if monthly trails). Trail commissions are a percentage of the accumulation value. Trail applies to all issue ages where trail is offered.

**CUSIPS:**

*Lincoln New Directions*® 6: 53422F428

*Lincoln New Directions*® 8: 53422F436

*Lincoln OptiBlend*® 5: 53407L366

*Lincoln OptiBlend*® 7: 53404B858

*Lincoln OptiBlend*® 10: 53404B882

*Lincoln MYGuarantee*™ Plus: 53404B197

*Lincoln Insured Income Immediate*™ Annuity: 475073102

*Lincoln Deferred Income Solutions*™ Annuity: 53404P410