

**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 individual financial professional can choose commission options on a Contract-by-Contract basis. Once a commission option is chosen for a contract, it may not be changed.

<b>Fixed Indexed Annuities</b>			
<b>Lincoln OptiBlend<sup>®</sup> 5</b>		<b>Attained Age</b>	
		<b>0-80</b>	<b>81-85</b>
<b>Schedule A</b>	<b>1st Year</b>	4.00%	1.65%
	<b>Additional Premium Payments Yr 2</b>	0.70%	0.50%
	<b>Additional Premium Payments Yr 3-4</b>	0.50%	0.30%
	<b>Trails</b>	N/A	N/A
<b>Lincoln OptiBlend<sup>®</sup> 7</b>		<b>Attained Age</b>	
		<b>0-80</b>	<b>81-85</b>
<b>Schedule A</b>	<b>1st Year</b>	5.00%	1.75%
	<b>Additional Premium Payments Yr 2</b>	1.50%	0.75%
	<b>Additional Premium Payments Yr 3-4</b>	1.25%	0.50%
	<b>Trails</b>	N/A	N/A
<b>Schedule B</b>	<b>1st Year</b>	3.05%	N/A
	<b>Additional Premium Payments Yr 2</b>	1.50%	N/A
	<b>Additional Premium Payments Yr 3-4</b>	1.25%	N/A
	<b>Trails</b>	0.25%	N/A
<b>Schedule C</b>	<b>1st Year</b>	1.55%	N/A
	<b>Additional Premium Payments Yr 2</b>	1.50%	N/A
	<b>Additional Premium Payments Yr 3-4</b>	1.25%	N/A
	<b>Trails</b>	0.50%	N/A

<b>Fixed Indexed Annuities</b>			
<b>Lincoln OptiBlend<sup>®</sup> 10</b>		<b>Attained Age</b>	
		<b>0-75</b>	<b>76-80</b>
<b>Schedule A</b>	<b>1st Year</b>	7.00%	4.00%
	<b>Additional Premium Payments Yr 2-4</b>	1.50%	1.50%
	<b>Additional Premium Payments Yr 5-8</b>	1.25%	1.20%
	<b>Trails</b>	N/A	N/A
<b>Schedule B</b>	<b>1st Year</b>	5.50%	2.50%
	<b>Additional Premium Payments Yr 2-4</b>	1.50%	1.50%
	<b>Additional Premium Payments Yr 5-8</b>	1.25%	1.20%
	<b>Trails</b>	0.25%	0.25%
<b>Schedule C</b>	<b>1st Year</b>	0.60%	N/A
	<b>Additional Premium Payments Yr 2-4</b>	0.45%	N/A
	<b>Additional Premium Payments Yr 5-8</b>	0.30%	N/A
	<b>Trails</b>	1.00%	N/A
<b>Lincoln OptiBlend<sup>®</sup> Income 7</b>		<b>Attained Age</b>	
		<b>0-80</b>	<b>81-85</b>
<b>Schedule A</b>	<b>1st Year</b>	5.00%	1.75%
	<b>Trails</b>	N/A	N/A
<b>Schedule B</b>	<b>1st Year</b>	3.05%	N/A
	<b>Trails</b>	0.25%	N/A
<b>Schedule C</b>	<b>1st Year</b>	1.55%	N/A
	<b>Trails</b>	0.50%	N/A
<b>Lincoln OptiBlend<sup>®</sup> Income 10</b>		<b>Attained Age</b>	
		<b>0-75</b>	<b>76-80</b>
<b>Schedule A</b>	<b>1st Year</b>	7.00%	4.00%
	<b>Trails</b>	N/A	N/A
<b>Schedule B</b>	<b>1st Year</b>	5.50%	2.50%
	<b>Trails</b>	0.25%	0.25%
<b>Schedule C</b>	<b>1st Year</b>	0.60%	N/A
	<b>Trails</b>	1.00%	N/A

Fixed Annuities				
<b>Lincoln MYGuarantee<sup>SM</sup> Plus</b>		<b>Attained Age</b>		
		<b>0-75</b>	<b>76-80</b>	<b>81-85</b>
<b>5 Year</b>	<b>1st Year</b>	2.00%	1.30%	0.75%
	<b>Trails</b>	N/A		
<b>7 &amp; 10 Year</b>	<b>1st Year</b>	2.50%	1.60%	1.00%
	<b>Trails</b>	N/A		
<b>Lincoln Insured Income Immediate<sup>SM</sup> Annuity</b>		<b>Attained Age</b>		
<b>Schedule A</b>		<b>All Ages</b>		
	<b>1st Year</b>	3.00%		
	<b>Trails</b>	N/A		
<b>Lincoln Deferred Income Solutions<sup>SM</sup> Annuity</b>		<b>Attained Age</b>		
		<b>0-75</b>	<b>76-80</b>	
<b>Schedule A</b>	<b>All Years</b>	4.00%	4.00%	

**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:**

- 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.
- Annuitization in the first five contract years is not allowed and will be processed as a full surrender; full surrender chargeback rules will apply. 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.

**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 OptiBlend*<sup>®</sup> 5: 53407L366

*Lincoln OptiBlend*<sup>®</sup> 7: 53404B858

*Lincoln OptiBlend*<sup>®</sup> 10: 53404B882

*Lincoln OptiBlend*<sup>®</sup> Income 7: 53404C138

*Lincoln MYGuarantee*<sup>SM</sup> Plus: 53404B197

*Lincoln Insured Income Immediate*<sup>SM</sup> Annuity: 475073102

*Lincoln Deferred Income Solutions*<sup>SM</sup> Annuity: 53404P410

*Lincoln OptiBlend*<sup>®</sup> Income 10: 53404C146