## Advisory performance cap rates

**Cap rates are effective 11/1/2018**

### 1-Year Term*

<table>
<thead>
<tr>
<th>Index/MIndex</th>
<th>10% Protection</th>
<th>100% Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Account Value DB</td>
<td>GOP DB</td>
</tr>
<tr>
<td>S&amp;P 500® Index</td>
<td>13.00%</td>
<td>12.50%</td>
</tr>
<tr>
<td>Russell 2000® Index</td>
<td>13.00%</td>
<td>12.50%</td>
</tr>
<tr>
<td>Capital Strength Index℠</td>
<td>14.00%</td>
<td>13.50%</td>
</tr>
<tr>
<td>MSCI EAFE Index</td>
<td>12.00%</td>
<td>11.50%</td>
</tr>
</tbody>
</table>

### 6-Year Term

<table>
<thead>
<tr>
<th>Index/MIndex</th>
<th>10% Protection</th>
<th>20% Protection</th>
<th>30% Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Account Value DB</td>
<td>GOP DB</td>
<td>Account Value DB</td>
</tr>
<tr>
<td>S&amp;P 500® Index</td>
<td>450%</td>
<td>400%</td>
<td>225%</td>
</tr>
<tr>
<td>Russell 2000® Index</td>
<td>350%</td>
<td>300%</td>
<td>150%</td>
</tr>
<tr>
<td>Capital Strength Index℠</td>
<td>650%</td>
<td>600%</td>
<td>325%</td>
</tr>
<tr>
<td>MSCI EAFE Index</td>
<td>450%</td>
<td>400%</td>
<td>—</td>
</tr>
</tbody>
</table>

### 6-Year Annual Lock

<table>
<thead>
<tr>
<th>Index/MIndex</th>
<th>10% Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Account Value DB</td>
</tr>
<tr>
<td>S&amp;P 500® Index</td>
<td>14.85%</td>
</tr>
<tr>
<td>Russell 2000® Index</td>
<td>14.85%</td>
</tr>
<tr>
<td>Capital Strength Index℠</td>
<td>15.85%</td>
</tr>
<tr>
<td>MSCI EAFE Index</td>
<td>13.85%</td>
</tr>
</tbody>
</table>

**Account Value DB:** Account Value Death Benefit  
**GOP DB:** Guarantee of Principal Death Benefit

Performance caps are declared by The Lincoln National Life Insurance Company at its discretion. The cap rates for your contract are based on the current cap rates at the time your application is received at Lincoln and are subject to any rate hold procedures. These cap rates apply for both new deposits and renewals.

*The 1-year indexed accounts are not currently available in the state of Pennsylvania.
The indices used are price indices and do not reflect dividends paid on the underlying stocks. The level of the index may reflect the

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subject to ordinary income tax treatment and, if taken prior to age 59½ in nonqualified contracts, may be subject to an additional 10% federal tax.

The risk of loss occurs each time you move into a new indexed account after the end of an indexed term. The protection level option

selected in the indexed account helps protect you from some downside risk. If the negative return is in excess of the protection level

selected, there is a risk of loss of principal.

Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable prospectuses for the variable annuity and its

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