Lincoln Level Advantage℠
indexed variable annuity
B-Class performance cap rates

Cap rates are effective 04/01/2019

<table>
<thead>
<tr>
<th>1-Year Term</th>
<th>10% Protection</th>
<th>100% Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td>S&amp;P 500® Index</td>
<td>12.00%</td>
<td>2.25%</td>
</tr>
<tr>
<td>Russell 2000® Index</td>
<td>11.00%</td>
<td>—</td>
</tr>
<tr>
<td>Capital Strength Index℠(First Trust)</td>
<td>12.00%</td>
<td>—</td>
</tr>
<tr>
<td>MSCI EAFE Index</td>
<td>10.00%</td>
<td>—</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>6-Year Annual Lock</th>
<th>10% Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td>S&amp;P 500® Index</td>
<td>13.25%</td>
</tr>
<tr>
<td>Russell 2000® Index</td>
<td>13.25%</td>
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<td>12.25%</td>
</tr>
</tbody>
</table>

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.

Insurance products issued by:
The Lincoln National Life Insurance Company

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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 underlying investment options contain this and other important information. Please call 888-868-2583 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.

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Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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