

FOR INCOME



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Lincoln OptiBlendSM 10 Indexed Annuity

Fixed indexed annuity illustration

with *Lincoln Lifetime Income*SM Edge & Market Value Adjustment

Client's name: Valued Client

Preparer: Trusted Advisor
, Ohio

Phone:

Firm name: Lincoln Financial Network

Date prepared: 08/27/2015

| | | | |
|--|------------------|-------------------------|------------------------|
| NOT FDIC or NCUA INSURED | NOT A DEPOSIT | MAY GO DOWN IN VALUE | NOT BANK GUARANTEED |
| NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | | | |

For complete product details including information about each of the interest accounts, please also see the Product Client Guide and Disclosure Statement for the *Lincoln OptiBlend*SM 10 Indexed Annuity. State variations may apply. The exact terms of the annuity are contained in the contract and any attached riders, endorsements and amendments, which will control The Lincoln National Life Insurance Company's contractual obligations.

*Lincoln OptiBlend*SM 10 Indexed Annuity is issued on 15-619 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, Indiana distributed by Lincoln Financial Distributors, Inc. and offered through agents and broker/dealers with effective selling agreements. The Lincoln National Life Insurance Company is not authorized nor does it solicit business in the state of New York. Certain states may refer to the product as an "equity indexed annuity." In some states, contract terms are set out and coverage may be provided in the form of certificates issued under a group contract issued by The Lincoln National Life Insurance Company to a group life insurance trust. **Guarantees are subject to the claims-paying ability of the Lincoln National Life Insurance Company. Restrictions on issue age, premiums and feature availability may vary by state. This illustration is not complete unless all pages are included. Please read this entire illustration.**

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LCN-769387-112013

Lincoln OptiBlendSM 10 Indexed Annuity

Fixed Indexed General Information Overview

General Information

- The *Lincoln OptiBlend*SM 10 Indexed Annuity is intended for retirement or other long-term needs. It is not meant to be used to meet short-term financial goals. It is intended for a person who has sufficient cash or other liquid assets for living expenses and unexpected emergencies, such as medical expenses.
- Interest is not credited between the date premium is received and the date the contract is issued. The contract will issue with the Rate(s), Cap(s) and Spread(s), if any, in effect as of the date the contract is issued. Indexed annuity contracts are issued on the 1st, 8th, 15th, and 22nd of each month.
- The *Lincoln OptiBlend*SM 10 Indexed Annuity offers four interest accounts. The Fixed Account offers an interest rate declared for 1 year. The three Indexed Accounts, 1-Year Volatility Controlled Point-to-Point Indexed Account, Performance Triggered Indexed Account and 1-Year Point-to-Point Indexed Account, offer the opportunity to receive a higher rate of interest than might be credited in the Fixed Account during the same period. However if the change in an index is negative, the Indexed Account will be credited at a rate of 0%, preserving the principal, while the Fixed Account would be credited at a rate not less than the guaranteed minimum fixed interest rate for that contract year.
- Hypothetical values shown are for illustrative purposes only and are not guaranteed. Future actual results may be more or less favorable than those shown. However, actual cash surrender values on the date of surrender will not be less than the contract's Guaranteed Minimum Cash Surrender Value.
- The change in the S&P 500[®] Daily Risk Control 5% Index is used in determining the amount of indexed interest credited to the 1-Year Volatility Controlled Point-to-Point Indexed Account. The change in the S&P 500[®] Index value is used in determining the amount of indexed interest credited to the Performance Triggered Indexed Account and 1-Year Point-to-Point Indexed Account. The Indexed Account(s) may not credit the full percentage change in these S&P 500[®] indices. The S&P 500[®] indices values shown are for illustrative purposes only. Past performance of the S&P 500[®] indices are no guarantee of future changes in the S&P 500[®] indices or of future indexed interest earnings of the *Lincoln OptiBlend*SM 10 Indexed Annuity contract. The S&P 500[®] indices are used solely as a mechanism for calculating indexed interest. Standard & Poor's[®] publishes the closing value of the S&P 500[®] Daily Risk Control 5% Index and the S&P 500[®] Index. Any day these S&P 500[®] indices values are not published (for example, a weekend or holiday), the closing values on the next day they are published will be used.
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Lincoln OptiBlendSM 10 Indexed Annuity

Fixed Indexed Product Illustration Overview

Product Illustration

- This is a hypothetical illustration. It is intended to show how the *Lincoln OptiBlendSM 10 Indexed Annuity* contract works by providing examples of how interest is calculated and might have been credited to each of the annuity's four interest accounts, if the contract had been available at that time. While the contract allows for reallocation, this illustration does not reflect reallocations.
- This illustration is based on selected historical experience of the S&P 500[®] Index and historical and back-tested S&P 500[®] Daily Risk Control 5% Index. There are four different scenarios and periods reflecting different patterns of movement in the S&P 500[®] indices. During each period, the S&P 500[®] indices increased in some years and decreased in other years. The "Selected Period," "Favorable Period," "Unfavorable Period" and "0% Credited" tables in the latter part of this illustration compare S&P 500[®] indices annual performance with the Allocated Interest Credited that might have been available in each of the four scenarios.
- As the information demonstrates, there is no "best" interest account and no fixed account or indexed account produces superior results in every scenario. The scenarios may never be repeated. The scenarios are not and should not be considered an attempt to predict future changes in the S&P 500[®] indices.

Illustration Assumptions

- The hypothetical values shown in each scenario use the current declared initial Rate(s), Cap(s) and Spread(s), if any, for each of the annuity's four interest accounts. However, declared rates for a particular time period in the past would likely have been higher or lower than current declared rates.
- The current declared initial Rate(s), Cap(s) and Spread(s), if any, remain unchanged in each scenario during all time periods. This is not likely to occur. Actual rates declared in subsequent contract years and indexed terms may be higher or lower than initial rates and may differ from rates used for new contracts or for other contracts issued at different times.
- Premium is received and applied at the beginning of the contract year. Additional premiums received between contract anniversaries, and any applicable premium bonuses, are credited to the Fixed Account. At the next contract anniversary, the additional premium and any associated premium bonus plus any fixed interest credited thereon are allocated based on the initial allocation percentages.
- Values shown are as of the beginning of each contract year. Values do not reflect deductions for taxes or for any Market Value Adjustment for any withdrawals. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% federal premature withdrawal penalty may also apply. The effects of taxes and early withdrawal tax penalties are not reflected in this illustration. Some states charge a premium tax, in which case Lincoln will deduct premium taxes from the contract if Lincoln is required to pay them.
- Current declared rates are subject to change. Actual rates credited may be different. Fixed interest is credited daily throughout the contract year. Indexed interest is credited at the end of an indexed term. Each interest account has a different method of calculating and crediting interest. Refer to the Product Client Guide and Disclosure Statement for detailed information about interest rate calculation and application to each account.
- The "0% Credited" scenario assumes a guaranteed renewal rate of 1.00% on the Fixed Account and no interest is credited on any of the Indexed Accounts for any of the illustrated years. This scenario represents the worst case scenario.
- The S&P 500[®] Daily Risk Control 5% Index was launched on September 10, 2009. All information presented prior to the Index launch date is back-tested and provided by S&P Dow Jones Indices LLC. Back-tested performance is not actual performance, but is hypothetical. The back-test calculations are based on the same methodology that was in effect when the Index was officially launched. However, it should be noted that the historic calculations of an Economic Index may change from month to month based on revisions to the underlying economic data used in the calculation of the index. Another limitation of using back-tested information is that the back-tested calculation is generally prepared with the benefit of hindsight. Back-tested information reflects the application of the index methodology and selection of index components in hindsight. No hypothetical record can completely account for the impact of financial risk in actual trading. Past performance is not a guarantee of future results.

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Lincoln OptiBlendSM 10 Indexed Annuity

Fixed Indexed Key Terms Overview

Key Terms found in this illustration are explained below:

Account Value is the value of an interest account as of the beginning of the contract year, after any deductions for withdrawals from the previous year, after the crediting of any interest, before any withdrawals in the current year, and before the addition of any premiums, associated premium bonuses, and fixed interest credited thereon.

Accumulation Value at the beginning of each contract year equals the sum of the Fixed Account and Indexed Account values.

Allocated Interest Credited is the combined interest rate credited from the previous year's term to the contract based on the allocations selected.

Guaranteed Minimum Cash Surrender Value (GMCSV) is the lowest possible value the contract owner would receive if the contract is surrendered during the surrender charge period. The GMCSV is 87.50% of the total premiums paid, less any surrenders and any taxes, accumulated at the guaranteed minimum cash surrender value interest rate of 1.80% during the surrender charge period and a rate of 1.00% to 5.00% after the surrender charge period. If the actual contract value (less any applicable surrender charge and Market Value Adjustment) exceeds the GMCSV, the contract owner would receive this amount instead. After the surrender charge period, the cash surrender value will not be less than the greater of the GMCSV and the guaranteed minimum non-surrender value (GMNSV). The GMNSV is 100% of the premium paid, less any surrenders and related surrender charges, and any taxes accumulated at the guaranteed minimum non-surrender value interest rate of 0.50%.

Interest Credited for the Indexed Account denotes the indexed interest rate credited at the end of the previous indexed term.

Additional Premium is the total of amount of additional money paid into the contract for the contract year. The contract is a flexible premium contract. Subsequent premium payments are allowed. Premiums are paid at the beginning of the period for the frequency selected. Any premiums received between Contract Anniversaries plus any fixed interest credited thereon during the contract year are credited to the Fixed Account and will remain in the Fixed Account until reallocation is elected on a Contract Anniversary. For illustrative purposes only, an automatic reallocation of subsequent premiums on each Contract Anniversary has been reflected.

Surrender Value is the Accumulation Value on the date of surrender less any Market Value Adjustment, less any applicable surrender charge, and less any taxes payable by Lincoln not previously deducted. In no event will the surrender value be less than the Guaranteed Minimum Cash Surrender Value. Surrender values do not reflect adjustments for Market Value Adjustment.

Withdrawals are the total of partial surrenders for the contract year. Withdrawals will be taken from the Fixed Account until the Fixed Account is depleted and then proportionally from the Indexed Accounts. Partial surrenders are made at the beginning of each period for the frequency selected, which is monthly. Accumulation Values at the beginning of the next year reflect any withdrawals and any surrender charges applicable to the partial surrenders illustrated. Withdrawals are referred to as surrenders in the contract. Partial surrenders in the first 10 contract years are subject to a surrender charge. Surrender charges are expressed as a percentage of the Accumulation Value after application of any Market Value Adjustment. The surrender charge schedule is as follows: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

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Lincoln OptiBlendSM 10 Indexed Annuity

Fixed Indexed Lincoln Lifetime IncomeSM Edge Overview

Additional Benefit: Lincoln Lifetime IncomeSM Edge

General Information

The **Lincoln Lifetime IncomeSM Edge** is an optional guaranteed lifetime withdrawal benefit available for an annual charge of 0.95%. The charge for this benefit is assessed on the contract anniversary and is based on the Income Base (for the purpose of this illustration, contract anniversary is the rider anniversary). The charge will not change when the Income Base is increased by the 5.00% annual enhancement rate. If there is an accumulation value step-up after the first 5 years or if there are additional premium payments, the annual charge may be increased to the same charge as newly issued contracts. The charge is subject to a maximum charge of 1.50%. If there is an increase due to the step-up, the new charge will not apply if the contract owner notifies Lincoln in writing within 25 days from the contract anniversary date that the owner declines the annual step-up. Cumulative additional premium payments after the first year may not exceed \$100,000 without prior home office approval. The annual enhancement provides an automatic annual 5.00% increase to the Income Base at the end of the contract year. These annual enhancements provide guaranteed growth of the Income Base over time, for a maximum of 10 years. After a lifetime benefit withdrawal is made, the annual enhancement is not applied on the subsequent rider anniversary. Enhancements will end when the annuitant (or the older of the joint covered lives) reaches age 86. Automatic annual step-up of the Income Base occurs on a contract anniversary when the accumulation value is greater than the Income Base. When this occurs, the Income Base is increased (step-up) to the current accumulation value on the contract anniversary. Annual step-ups are available through age 99.

Illustrations Assumptions

- This illustration assumes that current rates are used over the lifetime of the illustration and shows how the lifetime benefit amount is calculated based on the age when income payments begin, as well as the number of years the **Lincoln Lifetime IncomeSM Edge** benefit has been a part of the contract before taking payments. **Lincoln Lifetime IncomeSM Edge** column demonstrates the advantage of planning ahead and waiting to begin taking payments.
- This illustration assumes the 0.95% charge stays the same in all years.

Key Terms found in this illustration are explained below:

Income Base is the amount used to determine the maximum annual withdrawal when the income has started. The initial amount is based on the initial premium less any applicable state premium tax plus any applicable premium bonus.

Lifetime Benefit Amount is the maximum guaranteed income withdrawal amount that can be withdrawn from the account value each contract year without reducing future income. Once income withdrawals have been elected in writing, the maximum withdrawal percent is waived for withdrawals attributable to the Lincoln contract needing to comply with Required Minimum Distribution rules provided the withdrawals are via a systematic withdrawal service.

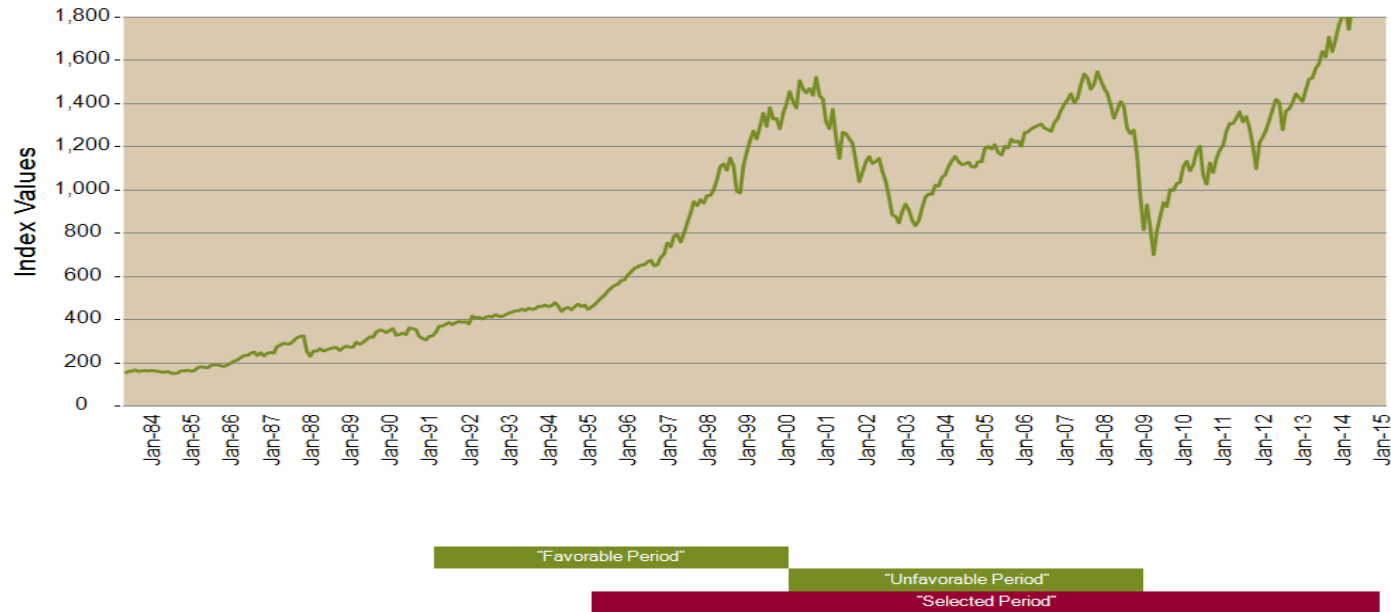
Nursing Home Benefit is an enhancement that allows the Lifetime Benefit Amount to be increased to a 10% Nursing Home Income Factor Rate. The Nursing Home Income Factor Rate is available when the Covered Life or Joint Covered Life, if any, is age 65 or older and one is admitted into an accredited nursing home or equivalent health care facility. The admittance into such a facility must occur 60 months or more after the effective date of the rider, the individual was not in the nursing home in the year prior to the effective date of the rider, and upon entering the nursing home the person has been confined for at least 90 consecutive days. The Nursing Home Income Factor Rate is not available once the Contract Accumulation Value reaches zero. The Nursing Home Income Factor Rate is subject to state availability.

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Lincoln OptiBlendSM 10 Indexed Annuity Fixed Indexed Account Overview

| Account | August 01, 2015 Declared Rates | Account Allocations |
|---|---|---------------------|
| Fixed Account | 2.50% Initial Fixed Interest Rate | 0% |
| 1-Year Volatility Controlled Point-to-Point Indexed Account | 100.00% Participation Rate 1.15% Initial Indexed Interest Spread | 100% |
| Performance Triggered Indexed Account | 4.15% Initial Specified Rate | 0% |
| 1-Year Point-to-Point Indexed Account | 4.75% Initial Indexed Interest Cap | 0% |

The graph below shows actual historical values of the S&P 500[®] Index, including the time periods used for the scenarios in this illustration.



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Lincoln OptiBlendSM 10 Indexed Annuity Fixed Indexed Selected Period Overview

The tables in this illustration are hypothetical and may not be used to project or predict future performance.

Prepared for:

| | Name | Age | Gender | Tax Status | State of Issue | Initial Premium | Additional Benefit |
|--------------------|---------------|-----|--------|--------------|----------------|-----------------|--|
| Client Name | Valued Client | 60 | Male | Nonqualified | Oklahoma | \$100,000 | Lincoln Lifetime IncomeSM Edge |

"Selected Period" – from 1/1/1995 to 1/1/2015

| Beginning of Year | Accumulation Value | GMCSV | Surrender Value | Allocated Interest Credited | S&P 500 [®] Daily Risk Control 5% Index Annual Change | S&P 500 [®] Index Annual Change | Additional Premium | Withdrawals | Lincoln Lifetime Income SM Edge | | | |
|-------------------|--------------------|-----------|-----------------|-----------------------------|--|--|--------------------|-------------|--|--------------------------|-------------------------|----------------------|
| | | | | | | | | | Income Base | Lifetime Benefit Percent | Lifetime Benefit Amount | Nursing Home Benefit |
| 1 | \$100,000 | \$87,500 | \$91,900 | N/A | N/A | N/A | \$0 | \$0 | \$100,000 | 4.50% | \$4,500 | N/A |
| 2 | \$122,784 | \$89,075 | \$112,838 | 23.73% | 24.88% | 35.20% | \$0 | \$0 | \$122,784 | 4.50% | \$5,525 | N/A |
| 3 | \$134,125 | \$90,678 | \$124,468 | 10.19% | 11.34% | 18.73% | \$0 | \$0 | \$134,125 | 4.50% | \$6,036 | N/A |
| 4 | \$149,257 | \$92,311 | \$139,854 | 12.23% | 13.38% | 32.30% | \$0 | \$0 | \$149,257 | 4.50% | \$6,717 | N/A |
| 5 | \$160,163 | \$93,972 | \$151,514 | 8.26% | 9.41% | 25.95% | \$0 | \$0 | \$160,163 | 4.50% | \$7,207 | N/A |
| 6 | \$170,699 | \$95,664 | \$163,018 | 7.53% | 8.68% | 18.49% | \$0 | \$0 | \$170,699 | 5.75% | \$9,815 | \$17,070 |
| 7 | \$169,077 | \$97,386 | \$162,991 | 0.00% | 1.09% | -11.82% | \$0 | \$0 | \$179,234 | 5.75% | \$10,306 | \$17,923 |
| 8 | \$167,375 | \$99,139 | \$162,856 | 0.00% | -1.06% | -10.02% | \$0 | \$0 | \$188,196 | 5.75% | \$10,821 | \$18,820 |
| 9 | \$165,587 | \$100,923 | \$162,606 | 0.00% | -4.58% | -21.27% | \$0 | \$0 | \$197,606 | 5.75% | \$11,362 | \$19,761 |
| 10 | \$175,660 | \$102,740 | \$174,079 | 7.22% | 8.37% | 21.94% | \$0 | \$0 | \$207,486 | 5.75% | \$11,930 | \$20,749 |
| 11 | \$180,091 | \$105,114 | \$180,091 | 3.64% | 4.79% | 8.44% | \$0 | \$0 | \$217,860 | 6.75% | \$14,706 | \$21,786 |
| 12 | \$183,395 | \$105,640 | \$183,395 | 2.98% | 4.13% | 5.55% | \$0 | \$0 | \$217,860 | 6.75% | \$14,706 | \$21,786 |
| 13 | \$196,856 | \$106,691 | \$196,856 | 8.47% | 9.62% | 11.65% | \$0 | \$0 | \$217,860 | 6.75% | \$14,706 | \$21,786 |
| 14 | \$201,994 | \$107,758 | \$201,994 | 3.66% | 4.81% | 2.16% | \$0 | \$0 | \$217,860 | 6.75% | \$14,706 | \$21,786 |
| 15 | \$199,924 | \$108,836 | \$199,924 | 0.00% | -4.43% | -35.61% | \$0 | \$0 | \$217,860 | 6.75% | \$14,706 | \$21,786 |
| 16 | \$207,637 | \$109,924 | \$207,637 | 4.89% | 6.04% | 21.59% | \$0 | \$0 | \$217,860 | 7.25% | \$15,795 | \$21,786 |
| 17 | \$213,442 | \$111,023 | \$213,442 | 3.79% | 4.94% | 12.26% | \$0 | \$0 | \$217,860 | 7.25% | \$15,795 | \$21,786 |
| 18 | \$211,372 | \$112,134 | \$211,372 | 0.00% | -0.88% | 0.41% | \$0 | \$0 | \$217,860 | 7.25% | \$15,795 | \$21,786 |
| 19 | \$216,446 | \$113,255 | \$216,446 | 3.38% | 4.53% | 14.51% | \$0 | \$0 | \$217,860 | 7.25% | \$15,795 | \$21,786 |
| 20 | \$234,338 | \$114,387 | \$234,338 | 9.22% | 10.37% | 25.27% | \$0 | \$0 | \$234,338 | 7.25% | \$16,990 | \$23,434 |
| Total | | | | | | | \$0 | \$0 | | | | |

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Lincoln OptiBlendSM 10 Indexed Annuity Fixed Indexed Hypothetical Overview

Hypothetical Illustration "0% Credited" on Indexed Accounts

| Beginning of Year | Accumulation Value | GMCSV | Surrender Value | Allocated Interest Credited | Additional Premium | Withdrawals | <i>Lincoln Lifetime IncomeSM Edge</i> | | | |
|-------------------|--------------------|-----------|-----------------|-----------------------------|--------------------|-------------|--|--------------------------|-------------------------|----------------------|
| | | | | | | | Income Base | Lifetime Benefit Percent | Lifetime Benefit Amount | Nursing Home Benefit |
| 1 | \$100,000 | \$87,500 | \$91,900 | N/A | \$0 | \$0 | \$100,000 | 4.50% | \$4,500 | N/A |
| 2 | \$99,050 | \$89,075 | \$91,027 | 0.00% | \$0 | \$0 | \$105,000 | 4.50% | \$4,725 | N/A |
| 3 | \$98,053 | \$90,678 | \$90,993 | 0.00% | \$0 | \$0 | \$110,250 | 4.50% | \$4,961 | N/A |
| 4 | \$97,005 | \$92,311 | \$92,311 | 0.00% | \$0 | \$0 | \$115,763 | 4.50% | \$5,209 | N/A |
| 5 | \$95,905 | \$93,972 | \$93,972 | 0.00% | \$0 | \$0 | \$121,551 | 4.50% | \$5,470 | N/A |
| 6 | \$94,751 | \$95,664 | \$95,664 | 0.00% | \$0 | \$0 | \$127,628 | 5.75% | \$7,339 | \$12,763 |
| 7 | \$93,538 | \$97,386 | \$97,386 | 0.00% | \$0 | \$0 | \$134,010 | 5.75% | \$7,706 | \$13,401 |
| 8 | \$92,265 | \$99,139 | \$99,139 | 0.00% | \$0 | \$0 | \$140,710 | 5.75% | \$8,091 | \$14,071 |
| 9 | \$90,928 | \$100,923 | \$100,923 | 0.00% | \$0 | \$0 | \$147,746 | 5.75% | \$8,495 | \$14,775 |
| 10 | \$89,525 | \$102,740 | \$102,740 | 0.00% | \$0 | \$0 | \$155,133 | 5.75% | \$8,920 | \$15,513 |
| 11 | \$88,051 | \$105,114 | \$105,114 | 0.00% | \$0 | \$0 | \$162,889 | 6.75% | \$10,995 | \$16,289 |
| 12 | \$86,504 | \$105,640 | \$105,640 | 0.00% | \$0 | \$0 | \$162,889 | 6.75% | \$10,995 | \$16,289 |
| 13 | \$84,956 | \$106,691 | \$106,691 | 0.00% | \$0 | \$0 | \$162,889 | 6.75% | \$10,995 | \$16,289 |
| 14 | \$83,409 | \$107,758 | \$107,758 | 0.00% | \$0 | \$0 | \$162,889 | 6.75% | \$10,995 | \$16,289 |
| 15 | \$81,861 | \$108,836 | \$108,836 | 0.00% | \$0 | \$0 | \$162,889 | 6.75% | \$10,995 | \$16,289 |
| 16 | \$80,314 | \$109,924 | \$109,924 | 0.00% | \$0 | \$0 | \$162,889 | 7.25% | \$11,809 | \$16,289 |
| 17 | \$78,766 | \$111,023 | \$111,023 | 0.00% | \$0 | \$0 | \$162,889 | 7.25% | \$11,809 | \$16,289 |
| 18 | \$77,219 | \$112,134 | \$112,134 | 0.00% | \$0 | \$0 | \$162,889 | 7.25% | \$11,809 | \$16,289 |
| 19 | \$75,671 | \$113,255 | \$113,255 | 0.00% | \$0 | \$0 | \$162,889 | 7.25% | \$11,809 | \$16,289 |
| 20 | \$74,124 | \$114,387 | \$114,387 | 0.00% | \$0 | \$0 | \$162,889 | 7.25% | \$11,809 | \$16,289 |
| Total | | | | | \$0 | \$0 | | | | |

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Lincoln OptiBlendSM 10 Indexed Annuity Fixed Indexed Favorable/Unfavorable Overview

"Favorable Period" – from 1/1/1991 to 1/1/2000

| | | | | | | | | | | <i>Lincoln Lifetime IncomeSM Edge</i> | | | |
|-------------------|--------------------|-----------|-----------------|-----------------------------|--|--|--------------------|-------------|-------------|--|-------------------------|----------------------|--|
| Beginning of Year | Accumulation Value | GMCSV | Surrender Value | Allocated Interest Credited | S&P 500 [®] Daily Risk Control 5% Index Annual Change | S&P 500 [®] Index Annual Change | Additional Premium | Withdrawals | Income Base | Lifetime Benefit Percent | Lifetime Benefit Amount | Nursing Home Benefit | |
| 1 | \$100,000 | \$87,500 | \$91,900 | N/A | N/A | N/A | \$0 | \$0 | \$100,000 | 4.50% | \$4,500 | N/A | |
| 2 | \$111,742 | \$89,075 | \$102,691 | 12.69% | 13.84% | 27.82% | \$0 | \$0 | \$111,742 | 4.50% | \$5,028 | N/A | |
| 3 | \$116,077 | \$90,678 | \$107,719 | 4.83% | 5.98% | 4.34% | \$0 | \$0 | \$117,329 | 4.50% | \$5,280 | N/A | |
| 4 | \$121,450 | \$92,311 | \$113,799 | 5.59% | 6.74% | 6.90% | \$0 | \$0 | \$123,195 | 4.50% | \$5,544 | N/A | |
| 5 | \$122,352 | \$93,972 | \$115,745 | 1.71% | 2.86% | -1.36% | \$0 | \$0 | \$129,355 | 4.50% | \$5,821 | N/A | |
| 6 | \$150,161 | \$95,664 | \$143,404 | 23.73% | 24.88% | 35.20% | \$0 | \$0 | \$150,161 | 5.75% | \$8,634 | \$15,016 | |
| 7 | \$164,031 | \$97,386 | \$158,126 | 10.19% | 11.34% | 18.73% | \$0 | \$0 | \$164,031 | 5.75% | \$9,432 | \$16,403 | |
| 8 | \$182,537 | \$99,139 | \$177,609 | 12.23% | 13.38% | 32.30% | \$0 | \$0 | \$182,537 | 5.75% | \$10,496 | \$18,254 | |
| 9 | \$195,875 | \$100,923 | \$192,350 | 8.26% | 9.41% | 25.95% | \$0 | \$0 | \$195,875 | 5.75% | \$11,263 | \$19,588 | |
| 10 | \$208,761 | \$102,740 | \$206,882 | 7.53% | 8.68% | 18.49% | \$0 | \$0 | \$208,761 | 5.75% | \$12,004 | \$20,876 | |
| Total | | | | | | | \$0 | \$0 | | | | | |

"Unfavorable Period" – from 1/1/2000 to 1/1/2009

| | | | | | | | | | | <i>Lincoln Lifetime IncomeSM Edge</i> | | | |
|-------------------|--------------------|-----------|-----------------|-----------------------------|--|--|--------------------|-------------|-------------|--|-------------------------|----------------------|--|
| Beginning of Year | Accumulation Value | GMCSV | Surrender Value | Allocated Interest Credited | S&P 500 [®] Daily Risk Control 5% Index Annual Change | S&P 500 [®] Index Annual Change | Additional Premium | Withdrawals | Income Base | Lifetime Benefit Percent | Lifetime Benefit Amount | Nursing Home Benefit | |
| 1 | \$100,000 | \$87,500 | \$91,900 | N/A | N/A | N/A | \$0 | \$0 | \$100,000 | 4.50% | \$4,500 | N/A | |
| 2 | \$99,050 | \$89,075 | \$91,027 | 0.00% | 1.09% | -11.82% | \$0 | \$0 | \$105,000 | 4.50% | \$4,725 | N/A | |
| 3 | \$98,053 | \$90,678 | \$90,993 | 0.00% | -1.06% | -10.02% | \$0 | \$0 | \$110,250 | 4.50% | \$4,961 | N/A | |
| 4 | \$97,005 | \$92,311 | \$92,311 | 0.00% | -4.58% | -21.27% | \$0 | \$0 | \$115,763 | 4.50% | \$5,209 | N/A | |
| 5 | \$102,906 | \$93,972 | \$97,349 | 7.22% | 8.37% | 21.94% | \$0 | \$0 | \$121,551 | 4.50% | \$5,470 | N/A | |
| 6 | \$105,502 | \$95,664 | \$100,754 | 3.64% | 4.79% | 8.44% | \$0 | \$0 | \$127,628 | 5.75% | \$7,339 | \$12,763 | |
| 7 | \$107,437 | \$97,386 | \$103,570 | 2.98% | 4.13% | 5.55% | \$0 | \$0 | \$134,010 | 5.75% | \$7,706 | \$13,401 | |
| 8 | \$115,263 | \$99,139 | \$112,151 | 8.47% | 9.62% | 11.65% | \$0 | \$0 | \$140,710 | 5.75% | \$8,091 | \$14,071 | |
| 9 | \$118,146 | \$100,923 | \$116,019 | 3.66% | 4.81% | 2.16% | \$0 | \$0 | \$147,746 | 5.75% | \$8,495 | \$14,775 | |
| 10 | \$116,742 | \$102,740 | \$115,692 | 0.00% | -4.43% | -35.61% | \$0 | \$0 | \$155,133 | 5.75% | \$8,920 | \$15,513 | |
| Total | | | | | | | \$0 | \$0 | | | | | |

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THIS ILLUSTRATION IS NOT COMPLETE WITHOUT ALL PAGES.

Lincoln OptiBlendSM 10 Indexed Annuity

Fixed Indexed Account Details

The purpose of the following table(s) is to show how the S&P 500[®] Index and the S&P 500[®] Daily Risk Control 5% Index Annual Change impacts the interest credited to the allocated Indexed Accounts and overall contract values. The "Selected Period" is used for the(se) table(s). This illustration is hypothetical and may not be used to project or predict future performance.

1-Year Volatility Controlled Point-to-Point Indexed Account

| Beginning of Year | Account Value | Interest Credited | S&P 500 [®] Daily Risk Control 5% Index Annual Change | Additional Premium | Withdrawals |
|-------------------|---------------|-------------------|--|--------------------|-------------|
| 1 | \$100,000 | N/A | N/A | \$0 | \$0 |
| 2 | \$122,784 | 23.73% | 24.88% | \$0 | \$0 |
| 3 | \$134,125 | 10.19% | 11.34% | \$0 | \$0 |
| 4 | \$149,257 | 12.23% | 13.38% | \$0 | \$0 |
| 5 | \$160,163 | 8.26% | 9.41% | \$0 | \$0 |
| 6 | \$170,699 | 7.53% | 8.68% | \$0 | \$0 |
| 7 | \$169,077 | 0.00% | 1.09% | \$0 | \$0 |
| 8 | \$167,375 | 0.00% | -1.06% | \$0 | \$0 |
| 9 | \$165,587 | 0.00% | -4.58% | \$0 | \$0 |
| 10 | \$175,660 | 7.22% | 8.37% | \$0 | \$0 |
| 11 | \$180,091 | 3.64% | 4.79% | \$0 | \$0 |
| 12 | \$183,395 | 2.98% | 4.13% | \$0 | \$0 |
| 13 | \$196,856 | 8.47% | 9.62% | \$0 | \$0 |
| 14 | \$201,994 | 3.66% | 4.81% | \$0 | \$0 |
| 15 | \$199,924 | 0.00% | -4.43% | \$0 | \$0 |
| 16 | \$207,637 | 4.89% | 6.04% | \$0 | \$0 |
| 17 | \$213,442 | 3.79% | 4.94% | \$0 | \$0 |
| 18 | \$211,372 | 0.00% | -0.88% | \$0 | \$0 |
| 19 | \$216,446 | 3.38% | 4.53% | \$0 | \$0 |
| 20 | \$234,338 | 9.22% | 10.37% | \$0 | \$0 |
| Total | | | | \$0 | \$0 |

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Data Inputs Report

Producer: Trusted Advisor

State Issued: Oklahoma

Product: *Lincoln OptiBlend*SM 10 Indexed Annuity

Case Name: 60 Income rider

Tax Status: Nonqualified

Owner Name: Valued Client

Owner Age: 60

Covered Life Type: Single

Secondary Covered Life Name: N/A

Secondary Covered Life Age: N/A

Living Benefit Rider: *Lincoln Lifetime Income*SM Edge

Initial Premium: \$100,000.00

| | | |
|---------------------------------------|---|------|
| Fixed and Indexed Allocations: | Fixed Account | 0% |
| | 1-Year Volatility Controlled Point-to-Point Indexed Account | 100% |
| | Performance Triggered Indexed Account | 0% |
| | 1-Year Point-to-Point Indexed Account | 0% |

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