



# A more rewarding way to grow your business

## Earn up to an additional 1.5% in bonus compensation

Lincoln's 2025 Level Up Your Compensation Program rewards you for your hard work. By focusing on growing your *Lincoln OptiBlend*<sup>®</sup> fixed indexed annuity, *Lincoln Insured Income*<sup>SM</sup> Immediate Annuity (SPIA), and *Lincoln Deferred Income Solutions*<sup>SM</sup> Annuity (DIA) business today, you can receive a bonus when you sell eligible products.

### Eligible products: *Lincoln OptiBlend 5, 7, and 10*, *Lincoln Insured Income* and *Lincoln Deferred Income Solutions*

Total eligible premium issued	Bonus paid
\$4.5M – \$10M	0.50%
\$10M – \$15M	0.75%
\$15M – \$20M	1.00%
>\$20M	1.50%

All eligible contracts issued from January 1, 2025, through December 31, 2025, will qualify for the bonus program. Bonus payments are applied retroactively once a tiered level is achieved.

#### Qualification details

- You will qualify for the applicable bonus once you have five or more eligible issued contracts during the calendar year and meet the minimum premium threshold.
- If you're not the only financial professional on an eligible contract, the premium is shared based on the commission split on the application.
- We reserve the right to pay a reduced bonus for the following:
  - Lincoln OptiBlend* contracts over \$2M
  - Lincoln Insured Income* contracts over \$1M
  - Lincoln Deferred Income Solutions* contracts over \$1M

#### Payment details

- Bonus payments will be made by Lincoln separate from your standard commission, and distributed within 45 days of the end of the second and fourth quarter.
- Payments will be made via electronic fund transfer (EFT) only.

### Your practice. Our priority.



These annuity products were designed to help clients reach their retirement savings and income goals. See the latest *Lincoln OptiBlend* Rate Sheet [here](#) or scan the QR code.



Visit [Lincoln's Fixed Annuity Resource Guide](#) to run an illustration for eligible products.

**Please note:** You must be contracted with an MGA or Agency, subject to any necessary approvals by the MGA or Agency, and in good standing with Lincoln. Lincoln reserves the right to limit access to the program and eligibility must be confirmed. If you are affiliated with a broker-dealer you must confirm eligibility with your back office. Excluded from qualification: contracts not issued in 2025, free-look contracts, internal exchanges, certain SPIA and DIA cases based on contract ownership, contracts issued and surrendered or terminated due to death in 2025. Any other individual annuity product sale is not covered under this program. Qualifications for the Level Up Your Compensation Program can change each calendar year. Please contact your Lincoln representative if you have questions about how to qualify.

Insurance products issued by:  
The Lincoln National Life Insurance Company



Your tomorrow.  
Our priority.™



Contact your Lincoln representative to learn more about how to qualify for this program.

The program is not available if prohibited by state law or regulation. We reserve the right, in our sole discretion, to terminate, modify or suspend, in whole or in part, this program at any time for any reason. You are responsible for determining if receiving this bonus compensation is consistent with any current or future state or federal regulatory requirements.

**Important information:**

Lincoln Financial® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult an independent professional as to any tax, accounting, or legal statements made herein.

Fixed annuities and fixed indexed annuities are intended for retirement or other long-term needs. They are intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses.

*Lincoln OptiBlend®* fixed indexed annuities (contract form ICC1515-619 and state variations), *Lincoln Deferred Income Solutions*SM Annuity (contract forms 13-618F, 13-618S, and state variations), and *Lincoln Insured Income*SM Immediate Annuity single premium immediate annuity (contract form ICC16-621 and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

*Lincoln OptiBlend®* fixed indexed annuity does not participate directly in any stock or equity investment and does not include the purchase of shares of stock or an index. The indexed accounts use an outside market index as a benchmark for determining indexed account earnings. Any dividends paid on the stocks on which the index is based do not increase the annuity earnings. All payments and values provided by the contract, when based on performance of the indexed account, are not guaranteed to be equivalent to the benchmarking index. The composition of the index and the methodology used by the index to calculate its performance are not guaranteed and may be changed at any time by the index provider.

Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply. Withdrawals and surrenders may be subject to surrender charges and a Market Value Adjustment.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax-qualified plan, since they are already afforded tax-deferred status.

Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

**For financial professional use only. Not for use with the public.**

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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