

**Schedule of Products
Schedule of Commissions
A1/B1**

The Lincoln National Life Insurance Company
(Subject to availability and state variations thereof)

Variable Life Products (without the Enhanced Surrender Value Rider)						
<i>Lincoln AssetEdge® VUL 2025, Lincoln AssetEdge® SVUL</i>						
	Premium Based Payments				Accumulated Cash Value ² Based Payments	
All Issue Ages	Target	Excess (Year 1)	Renewals ⁴ (Year 2-5)	Renewals ⁴ (Years 6-15)	Trail Yrs 2-5	Trail Yrs 6-20
OPTION A	85%	2.5%	2.5%	1.5%	N/A	N/A
OPTION B	75%	2.5%	2.5%	N/A	N/A	15 bps
OPTION C	42%	2.5%	N/A	N/A	37.5 bps	37.5 bps
Variable Life Products (with the Exec and/or Enhanced Surrender Value Rider)						
BEESVR / IEESVR Levelized Option 1 (Low Benefit) and Levelized Option 2 (High Benefit)						
<i>Lincoln AssetEdge® VUL 2025</i>						
	Premium Based Payments					Accumulated Cash Value ² Based Payments
Levelized Option 1	Years 1-2		Years 2-8		Years 9-10	Trail Years 2+
	Rolling Target ¹	Excess	Resetting Target ³	Excess	Renewals ⁴	
	11.25%	1.50%	8.00%	1.50%	1.50%	N/A
<i>Lincoln AssetEdge® VUL 2025</i>						
	Premium Based Payments					Accumulated Cash Value ² Based Payments
Levelized Option 2	Year 1+		Years 2-8		Years 9-10	Trail Years 2+
	Rolling Target ¹	Excess	Resetting Target ³	Excess	Renewals ⁴	
	10.70%	1.50%	7.00%	1.50%	1.50%	0.05%
BEESVR / IEESVR Semi-Heaped Option 1 (Low Benefit) and Semi-Heaped Option 2 (High Benefit)						
<i>Lincoln AssetEdge® VUL 2025</i>						
	Premium Based Payments					Accumulated Cash Value ² Based Payments
Semi-Heaped Option 1	Years 1-2		Years 2-7		Year 8+	Trail Years 2+
	Rolling Target ¹	Excess	Resetting Target ³	Excess	Renewals ⁴	
	27.50%	1.50%	4.50%	1.50%	0.00%	N/A
<i>Lincoln AssetEdge® VUL 2025</i>						
	Premium Based Payments					Accumulated Cash Value ² Based Payments
Semi-Heaped Option 2	Year 1+		Years 2-7		Year 8+	Trail Years 2+
	Rolling Target ¹	Excess	Resetting Target ³	Excess	Renewals ⁴	
	24.30%	1.50%	3.00%	1.50%	0.00%	0.05%

¹ Rolling Target on *Lincoln AssetEdge® VUL 2025* with BEESVR and/or IEESVR will only continue through year 2.

² Less outstanding loan balance.

³ Resetting Target applies as soon as Rolling Target has been met. Resetting Target resets to zero at the beginning of the years to which it is applicable and premiums paid up to target will get the Resetting Target rate. Premiums paid that exceed the target premium will receive the renewal rate.

⁴ Renewal rates are paid on all premium once target premium years (rolling or resetting) have ended.

Notes:

- No commissions will be paid on any policies that have been placed on waiver, on interest or on payments applied to policy loan principal or interest payments.
- Flat extras on Variable Universal Life products are not commissionable.
- Policy replacements - the Company will determine the amount of compensation to be paid, if any, where policy changes, replacements (including replacement of policies issued by affiliates for products listed in this schedule) or reinstatements are involved. Refer to existing Company Policies and Procedures.
- For policy specified amount increases, commission rules and rates as of the date of change will apply. First year commissions will be paid on the target associated with the increase in face; premiums paid following the increase will be allocated using a ratio of the original and new target premiums. Rolling targets do not apply to face increases. Refer to existing Company Policies and Procedures for full details.
- A policy surrender, lapse or face decrease may be subject to a chargeback of earned commissions. Refer to the grid below.
- This schedule reflects the gross compensation available. Any compensation redirected to downline entities will reduce the amount paid under this agreement.
- Some Riders increase target premium. See Product Reference Guide for details.
- Variable products may be sold only in conjunction with a Broker-Dealer Selling Agreement.
- Compensation options A, B, and C are available with *Lincoln AssetEdge*[®] VUL 2025, without the Individual/Business Exec Enhanced Surrender Value Rider ("BEESVR" and "IEESVR"). "BEESVR" and "IEESVR" is optional on these products but when elected, the Levelized or Semi-heaped Compensation option is available instead of Compensation options A, B, and C.
- If the *Lincoln Care Coverage*[®] Accelerated Benefits Rider or Long-Term Care Rider is issued with the policy there will be a chargeback of the commission paid for the selected rider if the Right To Examine Rider (freelook) option is exercised.

CUSIP Numbers

Lincoln AssetEdge[®] VUL 2025: 53423L473

Lincoln AssetEdge[®] SVUL: 53423G268

***Chargeback Policy:**

The following chargeback schedule shall apply to all earned commissions paid by the date of a policy surrender/lapse or face amount decrease. When a policy is decreased or partially surrendered, the amount of commission recalled pertains to the decreased portion of the policy rather than to the policy as a whole.

Policy Full or Partial Surrender/Lapse: ¹

Month	Recall%
1 to 6	100% commissions
7 to 12	50% commissions

Policy Face Decrease:

Month	Recall%
1 to 6	100% commissions
7 to 12	75% commissions
13 to 24	50% commissions

Chargeback Policy: *Business Exec Enhanced Surrender Value Rider (BEESVR)*

Commission Chargeback for Lapse or Full Surrender:

If the policy lapses or is fully surrendered at any time, we will charge back all commissions paid on the policy in the previous 24 months, including any commissions paid on the initial policy issue and any face increase. Chargeback applies to all levels of base and override commission.

Commission Chargeback for Requested Decrease:

There will be a recall of commissions for requested decreases that occur within the first 24 months. When a policy is decreased, the amount of commission recalled pertains to the decreased portion of the policy rather than to the policy as a whole.

Policy Face Decrease:

Month	Recall %
1 to 6	100% commissions
7 to 12	75% commissions
13 to 24	50% commissions

Chargeback for Outstanding Requirements:

If outstanding delivery requirements are not received in home office, in good order, within 60 days of the date that a policy is put in force and mailed, a chargeback of 100% of compensation will occur.

Chargeback Policy: *Individual Exec Enhanced Surrender Value Rider (IEESVR)*

Commission Chargeback for Lapse or Full Surrender:

There will be a recall of commissions if the policy lapses or is fully surrendered in the first 48 months. We will charge back the percentage below of all commissions paid on the policy, including any commissions paid on the initial policy issue and any face increase.

Policy Lapse or Full Surrender:

Month	Recall %
1 to 12	100% commissions
13 to 24	100% commissions
25 to 36	100% commissions
37 to 48	50% commissions

Commission Chargeback for Requested Decrease:

There will be a recall of commissions for requested decreases that occur within the first 48 months. When a policy is decreased, the amount of commission recalled pertains to the decreased portion of the policy rather than to the policy as a whole.

Policy Face Decrease:

Month	Recall %
1 to 12	100% commissions
13 to 24	75% commissions
25 to 48	50% commissions

Chargeback for Outstanding Requirements:

If outstanding delivery requirements are not received in home office, in good order, within 60 days of the date that a policy is put in force and mailed, a chargeback of 100% of compensation will occur.

¹ Please note that a death claim does not incur a chargeback unless the policy is rescinded due to fraud. See Lincoln's Commission Recall Guidelines on www.LFD.com for more information.

*The above referenced list is not intended to be exhaustive. Please refer to Lincoln's Commission Recall Guidelines on www.LFD.com for other situations where a chargeback of commission may be imposed.