

Schedule of Products
Schedule of Commissions
A1/B1

Compensation is listed as a percentage of deposits
 (Subject to availability and state variations thereof)

PLEASE NOTE: This compensation schedule should be attached to your current Agreement and amends all previous schedules with The Lincoln National Life Insurance Company and/or Lincoln Life & Annuity Company of New York.

The individual Financial Professional can choose commission options on a Contract-by-Contract basis. Once a commission option is chosen for a contract, it may not be changed. The commission option chosen must be indicated on the application. These commission arrangements also apply to *iLIFE*[®] Advantage. Separate commission arrangements, as described in this document, apply to Contracts that have been annuitized.

Variable Annuities				
American Legacy[®] Series and Lincoln ChoicePlus AssuranceSM Series (B Share)				
Compensation Schedule (If no selection is made, the default will be Standard Option.)	Attained Age At Time of Deposit*	Cash Flow ^(A)	Trail Compensation ⁽¹⁾	
			Years 2-7 ⁽²⁾	Years 8+ ⁽³⁾
Standard	<81	5.75%	0.25%	0.40%
	81-85	2.85%	0.25%	0.40%
	86+	1.40%	0.25%	0.40%
1	<81	7.00%	0%	0%
	81-85	3.50%	0%	0%
	86+	1.75%	0%	0%
2	<81	5.00%	0.25%	1.00%
	81-85	2.50%	0.25%	1.00%
	86+	1.25%	0.25%	1.00%
3	<81	2.00%	1.00%	1.00%
	81-85	1.00%	1.00%	1.00%
	86+	0.50%	1.00%	1.00%
4	<81	6.25%	0.25%	0.25%
	81-85	3.10%	0.25%	0.25%
	86+	1.55%	0.25%	0.25%
5	<81	3.50%	0.75%	0.75%
	81-85	1.75%	0.75%	0.75%
	86+	0.85%	0.75%	0.75%
American Legacy[®] Series and Lincoln ChoicePlus AssuranceSM Series (L Share)				
Compensation Schedule (If no selection is made, the default will be Option 2.)	Attained Age At Time of Deposit*	Cash Flow ^(A)	Trail Compensation ⁽¹⁾	
			Years 2-4 ⁽²⁾	Years 5+ ⁽⁴⁾
1	<81	5.50%	0%	1.00%
	81-85	2.75%	0%	1.00%
	86+	1.35%	0%	1.00%
2	<81	4.75%	0.25%	1.00%
	81-85	2.35%	0.25%	1.00%
	86+	1.15%	0.25%	1.00%
3	<81	4.00%	1.00%	1.00%
	81-85	1.75%	1.00%	1.00%
	86+	0.85%	1.00%	1.00%
4	<81	1.50%	1.25%	1.25%
	81-85	0.85%	1.25%	1.25%
	86+	0.40%	1.25%	1.25%

American Legacy[®] Series and Lincoln ChoicePlus AssuranceSM Series (C Share)			
Compensation Schedule	Attained Age At Time of Deposit*	Cash Flow^(B)	Trail Compensation⁽¹⁾
			Years 2+⁽²⁾
	<81	1.50%	1.00%
	81-85	0.75%	1.00%
	86+	0.35%	1.00%
American Legacy[®] Target Date Income (B Share)			
Compensation Schedule (If no selection is made, the default will be Standard Option.)	Attained Age At Time of Deposit*	Cash Flow^(A)	Trail Compensation⁽¹⁾
			Years 2+⁽²⁾
Standard	<81	3.00%	0.40%
	81-85	1.50%	0.40%
	86+	0.75%	0.40%
1	<81	5.00%	0.00%
	81-85	2.50%	0.00%
	86+	1.25%	0.00%
2	<81	3.50%	0.25%
	81-85	1.75%	0.25%
	86+	0.85%	0.25%
3	<81	2.25%	0.60%
	81-85	1.10%	0.60%
	86+	0.55%	0.60%
4	<81	1.00%	1.00%
	81-85	0.50%	1.00%
	86+	0.25%	1.00%
Lincoln Level Advantage[®] Indexed Variable Annuity (B Share)			
Compensation Schedule (If no selection is made, the default will be Option 2.)	Attained Age At Time of Deposit*	Cash Flow^(A)	Trail Compensation⁽¹⁾
			Years 2+⁽²⁾
1	<81	6.00%	0.00%
	81-85	3.00%	0.00%
	86+	1.50%	0.00%
2	<81	4.50%	0.25%
	81-85	2.25%	0.25%
	86+	1.10%	0.25%
3	<81	3.00%	0.50%
	81-85	1.50%	0.50%
	86+	0.75%	0.50%
4	<81	1.00%	1.00%
	81-85	0.50%	1.00%
	86+	0.25%	1.00%

Lincoln Investor Advantage[®] Pro (B Share)				
Compensation Schedule (If no selection is made, the default will be Option 3.)	Attained Age At Time of Deposit*	Cash Flow^(A)	Trail Compensation⁽¹⁾	
			Years 2-5⁽²⁾	Years 6+⁽⁵⁾
1	<81	6.25%	0%	0%
	81-85	3.10%	0%	0%
	86+	1.55%	0%	0%
2	<81	5.25%	0%	0.50%
	81-85	2.60%	0%	0.50%
	86+	1.30%	0%	0.50%
3	<81	4.50%	0.25%	0.50%
	81-85	2.25%	0.25%	0.50%
	86+	1.10%	0.25%	0.50%
4	<81	3.75%	0.25%	1.00%
	81-85	1.85%	0.25%	1.00%
	86+	0.90%	0.25%	1.00%
5			Years 2+⁽²⁾	
	<81	1.25%	1.00%	
	81-85	0.60%	1.00%	
	86+	0.30%	1.00%	
Lincoln Investor Advantage[®] Pro (C Share)				
Compensation Schedule	Attained Age At Time of Deposit*	Cash Flow^(B)	Trail Compensation⁽¹⁾	
			Years 2+⁽²⁾	
	<81	1.25%	1.00%	
	81-85	0.60%	1.00%	
	86+	0.30%	1.00%	

Footnotes:

*Based on the oldest of the owner, the joint owner and the annuitant as of the date the deposit is received. Maximum issue age is 85. Maximum issue age may be different based on any living benefit or death benefit riders selected.

Chargeback Rules:

<p>If withdrawals during a contract year exceed the allowable withdrawal, cash flow commissions will be subject to a chargeback. Allowable withdrawal is the greater of 10% of net deposits (gross deposits less prior withdrawals) or account value. During the first six months from when a deposit is made, 100% of the cash flow commission will be charged back on amounts in excess of the allowable withdrawal. During the next six months, 50% of the cash flow commission will be charged back. Deposits will be withdrawn on a first-in, first-out basis to determine if a charge back should apply. The allowable withdrawals per contract year are not cumulative.</p> <p>A Cash flow commission will be charged back if a surrender, annuitization or death occurs within one year from the date of any deposit (100% chargeback for the first six months and 50% during the second six months).</p> <p>Chargeback includes death of owner, joint owner, or annuitant in the 1st year. The Company reserves the right to waive chargeback on death based on circumstances of death.</p> <p>During the first twelve months from when a deposit is made, 100% of the cash flow commission will be charged back on any withdrawals. Deposits will be withdrawn on a first-in, first-out basis to determine if a charge back should apply.</p> <p>B 100% of the cash flow commission will be charged back on deposits surrendered, annuitized or death within one year from the date of receipt.</p> <p>Chargeback includes death of owner, joint owner, or annuitant in the 1st year. The Company reserves the right to waive chargeback on death based on circumstances of death.</p>
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Additional Deposits and Trail Compensation:

Trail commissions, if any, may include an annual service fee. Payment of the annual service fee is subject to the continuation of the fees paid in connection with the plan of distribution adopted by any of the mutual funds servicing as the underlying investment vehicles. Such payments may be varied or discontinued at any time.

Additional Deposits and Trail Compensation (Cont'd):

The trail shown is an annual amount. The trail paid at the end of each calendar quarter is the annual trail divided by 4. If monthly payments are requested, the trail paid at the end of each calendar month is the annual trail divided by 12. Trails begin in the second contract year from when a deposit is made (i.e. first payment in month 15 if quarterly trails, or first payment in month 13 if monthly trails). For quarterly trails, the trail commissions are a percentage of the calendar quarter ending accumulation value less any deposits made within the prior 15 months. For monthly trails, trail commissions are a percentage of the calendar month ending accumulation value less any deposits made within the prior 12 months. Trail applies to all issue ages where trail is offered.

The trail shown is an annual amount. The trail paid at the end of each calendar quarter is the annual trail divided by 4. If monthly payments are requested, the trail paid at the end of each calendar month is the annual trail divided by 12. Trails begin in eighth contract year from when a deposit is made (i.e. first payment in month 87 if quarterly trails, or first payment in month 85 if monthly trails). For quarterly trails, the trail commissions are a percentage of the calendar quarter ending accumulation value less any deposits made within the prior 84 months. For monthly trails, trail commissions are a percentage of the calendar month ending accumulation value less any deposits made within the prior 84 months. Trail applies to all issue ages where trail is offered.

The trail shown is annual amount. The trail paid at the end of each calendar quarter is the annual trail divided by 4. If monthly payments are requested, the trail paid at the end of each calendar month is the annual trail divided by 12. Trails begin in fifth contract year from when a deposit is made (i.e. first payment in month 51 if quarterly trails, or first payment in month 49 if monthly trails). For quarterly trails, the trail commissions are a percentage of the calendar quarter ending accumulation value less any deposits made within the prior 48 months. For monthly trails, trail commissions are a percentage of the calendar month ending accumulation value less any deposits made within the prior 48 months. Trail applies to all issue ages where trail is offered.

The trail shown is an annual amount. The trail paid at the end of each calendar quarter is the annual trail divided by 4. If monthly payments are requested, the trail paid at the end of each calendar month is the annual trail divided by 12. Trails begin in the sixth contract year from when a deposit is made (i.e. first payment in month 63 if quarterly trails, or first payment in month 61 if monthly trails). For quarterly trails, the trail commissions are a percentage of the calendar quarter ending accumulation value less any deposits made within the prior 60 months. For monthly trails, trail commissions are a percentage of the calendar month ending accumulation value less any deposits made within the prior 60 months. Trail applies to all issue ages where trail is offered.

Annuitization**American Legacy[®] and Lincoln ChoicePlus AssuranceSM Annuitization**

	Variable Annuitization		Fixed Immediate Annuitization or without Surrender Charges ⁽²⁾
	Option 1 Upfront after Surrender Charges & Collection of all Premium Based Charges	Option 2 Trail after Surrender Charges & Collection of all Premium Based Charges ⁽¹⁾	
B Share⁽³⁾	3.00%	0.80%	3.00%
L Share⁽³⁾	3.00%	1.00%	3.00%
C Share⁽⁴⁾	3.00%	1.00%	3.00%

American Legacy[®] Target Date Income Annuitization

	Variable Annuitization		Fixed Immediate Annuitization or without Surrender Charges ⁽²⁾
	Option 1 Upfront after Surrender Charges	Option 2 Trail after Surrender Charges ⁽¹⁾	
B Share⁽³⁾	3.00%	0.80%	3.00%

Lincoln Level Advantage[®] Indexed Variable Annuity Annuitization

	Variable Annuitization		Fixed Immediate Annuitization or without Surrender Charges ⁽²⁾
	Option 1 Upfront after Surrender Charges	Option 2 Trail after Surrender Charges ⁽¹⁾	
B Share⁽³⁾⁽⁵⁾	3.00%	0.40%	3.00%

Lincoln Investor Advantage[®] Pro Annuitization

	Variable Annuitization		Fixed Immediate Annuitization or without Surrender Charges ⁽²⁾
	Option 1 Upfront after Surrender Charges	Option 2 Trail after Surrender Charges ⁽¹⁾	
B Share⁽³⁾	3.00%	0.40%	3.00%
C Share⁽⁴⁾	3.00%	1.00%	3.00%

Notes:

1	Percent, presented as an annual rate paid in "statutory reserves" which have been initially annuitized on a variable basis. This amount will be based on end-of-quarter reserve amounts and paid to dealers each calendar quarter, or if monthly, will be based on end-of-month reserve amounts and paid to dealers each calendar month.
2	Percent is paid on account values initially annuitized on a fixed basis. No cash flow commission is payable on assets originally annuitized on a variable basis and subsequently transferred to a fixed basis. No cash flow commission is payable upon annuitization if the annuity purchase rates under a fixed annuity payment as shown in the contract are used. Contracts issued by Lincoln Life that are annuitized solely on a fixed basis will result in a separate Contract being issued.
3	Commission is paid upon annuitization of contracts to which no surrender charges and no Premium Based Charges apply.
4	Commission is paid upon annuitization of contract.
5	Any amounts in the Indexed Segments must be transferred out of the Indexed Segments at Interim Value, as applicable, prior to the Annuity Commencement Date.

CUSIPS:

ChoicePlus AssuranceSM Series (B Share): 53404B676
 ChoicePlus AssuranceSM Series (B Share) NY: 533787743
 ChoicePlus AssuranceSM Series (C Share): 53404B692
 ChoicePlus AssuranceSM Series (C Share) NY: 533787768
 ChoicePlus AssuranceSM Series (L Share): 53404B684
 ChoicePlus AssuranceSM Series (L Share) NY: 533787750
 American Legacy[®] Series (B Share): 53404P543
 American Legacy[®] Series (B Share) NY: 533787727
 American Legacy[®] Series (C Share): 53404B668
 American Legacy[®] Series (C Share) NY: 533787735

American Legacy[®] Series (L Share): 53404B650
 American Legacy[®] Series (L Share) NY: 533787719
 American Legacy[®] Target Date Income (B Share): 53422R323
 American Legacy[®] Target Date Income (B Share) NY: 53378A860
 Lincoln Level Advantage[®] (B Share): 53407L275
 Lincoln Investor Advantage[®] Pro (B Share): 53423F484
 Lincoln Investor Advantage[®] Pro (C Share): 53423F526