

Schedule of Products
Schedule of Commissions - effective 9/1/10
A1/B1

The Lincoln National Life Insurance Company
(Subject to availability and state variations thereof)
Compensation is listed as a percentage of premiums paid

Annuity Commission Schedule
EGA - Producer A

PLEASE NOTE: This schedule amends all previous schedules. The commission rates below are shown at current commission payouts and may reflect Special Product Promotions. Special Product Promotions are subject to changes at any time. Please contact Fixed Annuity Sales Desk at 1-877-533-0114 Option 1 for information about current Special Product Promotions and their effect, if any, on the commission rates below.

Plan		Ages²	1st Year	Renewals³	Years	Trails⁴	
FIXED INDEXED ANNUITIES							
<i>Lincoln OptipointSM 8¹</i>	Schedule A	0-75	3.00%	2.00%	2-3	N/A	
				1.00%	4-6	N/A	
		76-80	2.00%	2.00%	2-3	N/A	
				1.00%	4-6	N/A	
		81-85	1.00%	1.25%	2-3	N/A	
				0.75%	4-6	N/A	
	Schedule B	0-75	1.75%	2.00%	2-3	0.25%	
				1.00%	4-6	0.25%	
	Schedule C	0-85	N/A	N/A	N/A	N/A	
				N/A	N/A	N/A	
	<i>Lincoln OptipointSM 10¹</i>	Schedule A	0-75	3.50%	2.00%	2-4	N/A
					1.00%	5-8	N/A
76-80			2.40%	2.00%	2-4	N/A	
				1.00%	5-8	N/A	
Schedule B			0-75	2.00%	2.00%	2-4	0.25%
					1.00%	5-8	0.25%
Schedule C		0-80	N/A	N/A	N/A	N/A	
				N/A	N/A	N/A	
<i>Lincoln OptipointSM 12¹</i>		Schedule A	0-75	4.00%	2.00%	2-5	N/A
					1.00%	6-10	N/A
		Schedule B	0-75	2.50%	2.00%	2-5	0.25%
					1.00%	6-10	0.25%
	Schedule C	0-75	N/A	N/A	N/A	N/A	
				N/A	N/A	N/A	

Plan	Ages²	1st Year	Renewals³	Years	Trails⁴
FIXED ANNUITIES					
<i>Lincoln Classic</i> SM 5 ¹	0-75	2.00%	N/A	N/A	N/A
	76-80	1.40%	N/A	N/A	N/A
	81-85	0.75%	N/A	N/A	N/A
<i>Lincoln Classic</i> SM 7 ¹	0-75	2.50%	N/A	N/A	N/A
	76-80	1.75%	N/A	N/A	N/A
	81-85	0.90%	N/A	N/A	N/A

Notes:

- This schedule is for premium amounts up to \$2,000,000.00.
- The commissions on any contract not herein specified shall be determined by the Company
- The Company reserves the right to change any commission on this schedule
- Reduced commissions generally apply if the Company considers a policy to be an internal replacement

¹ Full and partial surrender (excluding free partial withdrawals), annuitization or death will result in a 100% commission chargeback the first six months and 50% chargeback the next 6 months. For annuitizations in NY, 100% chargeback for first 6 months and a 50% chargeback for the next 54 months. For annuitizations of New Directions in FL (not available in NY), 100% chargeback for the first 6 months and a 50% chargeback for the next 18 months.

² The oldest issue age of the owner, joint owner, or annuitant is used to determine commission payout.

³ Renewal commission rates shown for flexible premium annuity products are for additional premiums paid into the contract after year one.

⁴ The trail shown is annual amount. The trail paid at the end of each quarter is the annual trail divided by 4. Trails begin in second policy year (i.e. first payment in month 15). Trail commissions are a percentage of the account value.