Appendix A — Investment Options Available Under The Contract

Variable Options

The following is a list of funds currently available under the Contract. Depending on the optional benefits you choose, you may not be able to invest in certain funds. Current performance of the Subaccounts can be found at www.lfg.com/VAprospectus. More information about the funds is available in the prospectuses for the Funds, which may be amended from time to time and can be found online at www.lfg.com/VAprospectus. You can also request this information and current fund performance at no cost by calling 1-877-534-8255 or by sending an email request to CustServSupportTeam@lfg.com.

The current expenses and performance information below reflect fees and expenses of the Fund, but do not reflect the other fees and expenses that your Contract may charge. Expenses would be higher and performance would be lower if these other charges were included. Each fund's past performance is not necessarily an indication of future performance.

Investment Objective	Fund and Adviser/Sub-adviser[1]	Current Expenses	Average Annual Total Returns (as of 12/31/2025)		
			1 year	5 year	10 year
Long-term growth of capital.	AB VPS Discovery Value Portfolio - Class A *advised by AllianceBernstein L.P.* *This fund is not available in contracts issued on or after May 24, 2021.*	0.82%	2.89%	8.75%	8.55%
To maximize total return, which consists of appreciation on its investments and a variable income stream.	ALPS Global Opportunity Portfolio - Class I	1.41%[2]	1.55%	6.62%	9.71%
Investment results that correspond (before fees and expenses) generally to the price and yield performance of its underlying index, the Alerian Midstream Energy Select Index.	ALPS/Alerian Energy Infrastructure Portfolio - Class I	0.95%	5.09%	22.54%	11.11%
To provide current income and preservation of capital.	American Funds® IS American Funds Mortgage Fund - Class 1A *advised by Capital Research and Management Company*	0.56%[2]	8.57%	0.31%	N/A
High total return (including income and capital gains) consistent with preservation of capital over the long term.	American Funds® IS Asset Allocation Fund - Class 1A *advised by Capital Research and Management Company*	0.54%	15.86%	8.97%	N/A
To provide a level of current income that exceeds the average yield on U.S. stocks generally and a growing stream of income over the years.	American Funds® IS Capital Income Builder - Class 1A *advised by Capital Research and Management Company*	0.52%[2]	20.42%	9.09%	N/A
Long-term growth of capital.	American Funds® IS Global Growth Fund - Class 1A *advised by Capital Research and Management Company*	0.65%[2]	21.63%	8.24%	N/A
Long-term growth of capital.	American Funds® IS Global Small Capitalization Fund - Class 1A *advised by Capital Research and Management Company*	0.90%[2]	14.63%	0.49%	N/A
Growth of capital.	American Funds® IS Growth Fund - Class 1A *advised by Capital Research and Management Company*	0.58%	20.24%	13.37%	N/A

Investment Objective	Fund and Adviser/Sub-adviser[1]	Current Expenses	Average Annual Total Returns (as of 12/31/2025)		
			1 year	5 year	10 year
Long-term growth of capital and income.	American Funds® IS Growth-Income Fund - Class 1A *advised by Capital Research and Management Company*	0.53%	18.06%	13.90%	N/A
Long-term growth of capital.	American Funds® IS International Fund - Class 1A *advised by Capital Research and Management Company*	0.72%[2]	26.68%	3.40%	N/A
Long-term capital appreciation.	American Funds® IS New World Fund - Class 1A *advised by Capital Research and Management Company*	0.82%[2]	28.27%	5.32%	N/A
To produce income and to provide an opportunity for growth of principal consistent with sound common stock investing.	American Funds® IS Washington Mutual Investors Fund - Class 1A *advised by Capital Research and Management Company*	0.50%[2]	17.21%	13.88%	N/A
Capital appreciation.	ClearBridge Variable Growth Portfolio - Class I *advised by Franklin Templeton Fund Adviser, LLC*	0.87%	13.32%	5.24%	7.47%
Long-term growth of capital.	ClearBridge Variable Mid Cap Portfolio - Class I *advised by Franklin Templeton Fund Adviser, LLC*	0.82%	4.35%	4.50%	7.50%
Total return.	Columbia VP Commodity Strategy Fund - Class 1	0.73%[2]	15.48%	12.76%	6.75%
High total return through current income and, secondarily, through capital appreciation.	Columbia VP Emerging Markets Bond Fund - Class 1	0.73%	12.78%	1.70%	4.28%
Total return, consisting of current income and capital appreciation.	Columbia VP Strategic Income Fund - Class 1	0.70%[2]	7.32%	2.20%	4.28%
Capital appreciation. A fund of funds.	DWS Alternative Asset Allocation VIP Portfolio - Class A *advised by DWS Investment Management Americas, Inc.* *This fund is not available in contracts issued on or after May 24, 2021.*	0.93%	10.50%	5.29%	4.89%
To provide a high level of current income.	Eaton Vance VT Floating-Rate Income Fund - ADV Class	0.94%	4.34%	4.90%	4.69%
Income and capital growth consistent with reasonable risk.	Fidelity® VIP Balanced Portfolio - Initial Class	0.41%	15.25%	9.52%	11.13%
Capital appreciation.	Fidelity® VIP Consumer Discretionary Portfolio - Initial Class	0.61%	6.80%	8.10%	12.51%
Capital appreciation.	Fidelity® VIP Consumer Staples Portfolio - Initial Class	0.61%	-2.98%	3.70%	5.87%
Long-term capital appreciation.	Fidelity® VIP Contrafund® Portfolio - Initial Class	0.54%	21.52%	15.37%	15.78%
Capital appreciation.	Fidelity® VIP Financials Portfolio - Initial Class	0.60%	15.18%	16.45%	13.40%

Investment Objective	Fund and Adviser/Sub-adviser[1]	Current Expenses	Average Annual Total Returns (as of 12/31/2025)		
			1 year	5 year	10 year
High total return. A fund of funds.	Fidelity® VIP FundsManager® 50% Portfolio - Investor Class *This fund is not available in contracts issued on or after May 24, 2021.*	0.59%[2]	14.13%	5.78%	7.24%
To achieve capital appreciation.	Fidelity® VIP Growth Portfolio - Initial Class	0.55%	14.92%	13.70%	17.45%
Long-term growth of capital.	Fidelity® VIP Mid Cap Portfolio - Initial Class	0.55%	11.75%	10.10%	10.59%
High level of current income, and may also seek capital appreciation.	Fidelity® VIP Strategic Income Portfolio - Initial Class	0.63%	8.85%	3.07%	4.66%
Capital appreciation.	Fidelity® VIP Technology Portfolio - Initial Class	0.56%	23.36%	16.83%	23.76%
To provide long-term capital appreciation.	First Trust Capital Strength Hedged Equity Portfolio - Class I	1.25%[2]	-2.26%	N/A	N/A
To provide capital appreciation.	First Trust Capital Strength Portfolio - Class I	1.10%	5.70%	7.07%	N/A
Total return. A fund of funds.	First Trust Dorsey Wright Tactical Core Portfolio - Class I	1.28%[2]	9.69%	5.34%	6.63%
To provide long-term capital appreciation.	First Trust Growth Strength Portfolio - Class I	1.20%[2]	11.75%	N/A	N/A
To provide capital appreciation.	First Trust International Developed Capital Strength Portfolio - Class I	1.20%[2]	19.53%	6.45%	N/A
To maximize current income, with a secondary objective of capital appreciation.	First Trust Multi Income Allocation Portfolio - Class I	1.17%[2]	7.71%	6.11%	5.91%
To provide total return by allocating among dividend-paying stocks and investment grade bonds.	First Trust/Dow Jones Dividend & Income Allocation Portfolio - Class I[5]	1.18%	5.30%	3.98%	6.68%
Capital appreciation with income as a secondary objective.	Franklin Allocation VIP Fund - Class 1	0.57%[2]	12.98%	5.97%	7.58%
To maximize income while maintaining prospects for capital appreciation.	Franklin Income VIP Fund - Class 1	0.47%	12.87%	7.92%	7.57%
Balance of growth of capital and income. A fund of funds.	Franklin Multi-Asset Variable Conservative Growth - Class I *This fund is not available in contracts issued on or after May 24, 2021.*	0.59%	12.76%	6.69%	7.70%
Capital appreciation; income is a secondary consideration.	Franklin Mutual Shares VIP Fund - Class 1 *This fund is not available in contracts issued on or after May 24, 2021.*	0.69%	11.81%	9.49%	7.80%
Long-term capital appreciation; preservation of capital is also an important consideration.	Franklin Rising Dividends VIP Fund - Class 1	0.64%	12.05%	9.77%	12.37%
Long-term total return.	Franklin Small Cap Value VIP Fund - Class 1	0.66%[2]	7.90%	9.13%	10.09%

Investment Objective	Fund and Adviser/Sub-adviser[1]	Current Expenses	Average Annual Total Returns (as of 12/31/2025)		
			1 year	5 year	10 year
Long-term capital growth.	Franklin Small-Mid Cap Growth VIP Fund - Class 1	0.84%	2.70%	1.27%	10.16%
To seek long-term capital appreciation with less risk than traditional equity funds.	Guggenheim VT Multi-Hedge Strategies *advised by Security Investors, LLC*	1.75%[2]	1.25%	1.23%	1.62%
Total return.	Invesco V.I. Balanced-Risk Allocation Fund - Series I Shares *This fund is not available in contracts issued on or after May 24, 2021.*	0.88%[2]	9.14%	2.53%	5.17%
Capital growth and income.	Invesco V.I. Comstock Fund - Series I Shares	0.75%	17.45%	15.43%	11.95%
To seek to provide reasonable current income and long-term growth of income and capital.	Invesco V.I. Diversified Dividend Fund - Series I Shares	0.68%	15.74%	10.81%	9.20%
To achieve a high level of total return on its assets through a combination of capital appreciation and current income.	Invesco V.I. Equally-Weighted S&P 500 Fund - Series I Shares[4] *This fund is not available in contracts issued on or after May 24, 2021.*	0.34%	11.10%	10.16%	11.39%
Both capital appreciation and current income.	Invesco V.I. Equity and Income Fund - Series I Shares	0.57%	12.81%	8.94%	8.92%
Long-term growth of capital.	Invesco V.I. EQV International Equity Fund - Series I Shares	0.90%	16.50%	3.68%	6.22%
Capital appreciation.	Invesco V.I. International Growth Fund - Series I Shares	1.00%[2]	16.32%	2.15%	5.64%
Capital appreciation.	Invesco V.I. Main Street Small Cap Fund®- Series I Shares	0.84%	8.70%	8.34%	10.59%
Long-term growth of capital. A fund of funds.	Lincoln Hedged Nasdaq-100 Fund - Standard Class[6]	0.85%[2]	12.84%	N/A	N/A
Long-term growth of capital. A fund of funds.	Lincoln Hedged S&P 500 Conservative Fund - Standard Class[3]	0.70%[2]	9.66%	N/A	N/A
Long-term growth of capital. A fund of funds.	Lincoln Hedged S&P 500 Fund - Standard Class[3]	0.70%[2]	11.90%	N/A	N/A
Long-term growth of capital. A fund of funds.	Lincoln Opportunistic Hedged Equity Fund - Standard Class	0.71%[2]	10.16%	N/A	N/A
To seek high current income and the opportunity for capital appreciation to produce a high total return.	Lord Abbett Series Fund Bond Debenture Portfolio - Class VC	0.98%	8.33%	2.10%	4.72%
Long-term growth of capital.	Lord Abbett Series Fund Developing Growth Portfolio - Class VC *This fund is not available in contracts issued on or after May 24, 2021.*	1.04%[2]	14.59%	-1.17%	11.03%
To seek high level of income consistent with preservation of capital.	Lord Abbett Series Fund Short Duration Income Portfolio - Class VC	0.72%[2]	5.90%	2.25%	2.62%
Long-term growth of capital.	LVIP AllianceBernstein Large Cap Growth Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.63%[2]	14.00%	8.45%	13.65%

Investment Objective	Fund and Adviser/Sub-adviser[1]	Current Expenses	Average Annual Total Returns (as of 12/31/2025)		
			1 year	5 year	10 year
A balance between a high level of current income and growth of capital, with an emphasis on growth of capital. A fund of funds.	LVIP American Balanced Allocation Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.57%[2]	15.47%	6.62%	8.23%
Long-term capital growth and current income by investing approximately 60% of its assets in equity securities and the remainder in bonds and other fixed-income securities.	LVIP American Century Balanced Fund - Standard Class II *advised by Lincoln Financial Investments Corporation*	0.77%[2]	9.62%	6.49%	8.03%
Capital growth.	LVIP American Century Capital Appreciation Fund - Standard Class II *advised by Lincoln Financial Investments Corporation*	0.79%[2]	6.72%	5.16%	11.47%
Long-term total return using a strategy that seeks to protect against U.S. inflation.	LVIP American Century Inflation Protection Fund - Standard Class II *advised by Lincoln Financial Investments Corporation*	0.47%[2]	6.60%	0.87%	2.87%
Capital growth.	LVIP American Century International Fund - Standard Class II *advised by Lincoln Financial Investments Corporation*	0.95%[2]	15.98%	1.85%	6.42%
Long-term capital growth, income is secondary objective.	LVIP American Century Large Company Value Fund - Standard Class II *advised by Lincoln Financial Investments Corporation* *This fund will not be available in contracts issued on or after May 18, 2026. This fund will be reorganized to merge into the LVIP American Century Value Fund on or about June 5, 2026, subject to shareholders approval.*	0.70%[2]	15.40%	10.01%	9.51%
Long-term capital growth, income is secondary consideration.	LVIP American Century Mid Cap Value Fund - Standard Class II *advised by Lincoln Financial Investments Corporation*	0.86%[2]	8.99%	8.89%	9.12%
Long-term capital growth.	LVIP American Century Ultra® Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.65%[2]	12.95%	N/A	N/A
Long-term capital growth; income is a secondary consideration.	LVIP American Century Value Fund - Standard Class II *advised by Lincoln Financial Investments Corporation*	0.71%[2]	16.02%	11.65%	10.23%

Investment Objective	Fund and Adviser/Sub-adviser[1]	Current Expenses	Average Annual Total Returns (as of 12/31/2025)		
			1 year	5 year	10 year
Long-term capital appreciation. A fund of funds.	LVIP American Funds Vanguard Active Passive Growth Fund - Service Class *advised by Lincoln Financial Investments Corporation*	1.02%[2]	N/A	N/A	N/A
A balance between a high level of current income and growth of capital, with a greater emphasis on growth of capital. A fund of funds.	LVIP American Growth Allocation Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.59%[2]	17.07%	7.11%	8.92%
Capital growth; income is a secondary consideration.	LVIP Avantis Large Cap Value Fund - Standard Class II *advised by Lincoln Financial Investments Corporation* *(formerly LVIP American Century Disciplined Core Value Fund)*	0.71%[2]	14.86%	8.78%	10.39%
Capital appreciation.	LVIP Baron Growth Opportunities Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.90%[2]	-9.85%	-0.08%	9.06%
Reasonable income.	LVIP BlackRock Dividend Value Managed Volatility Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *This fund is not available in contracts issued on or after May 24, 2021.*	0.63%[2]	11.84%	10.41%	8.97%
Long-term capital appreciation.	LVIP BlackRock Equity Dividend Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.66%[2]	13.43%	8.30%	8.58%
High total investment return.	LVIP BlackRock Global Allocation Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.72%[2]	18.71%	6.10%	N/A
To maximize real return, consistent with preservation of real capital and prudent investment management.	LVIP BlackRock Inflation Protected Bond Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.85%	5.76%	2.61%	3.01%
Total return through a combination of current income and long-term capital appreciation.	LVIP BlackRock Real Estate Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.86%[2]	8.92%	2.71%	3.68%
Long-term capital appreciation.	LVIP Channing Small Cap Value Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.88%	7.94%	N/A	N/A

Investment Objective	Fund and Adviser/Sub-adviser[1]	Current Expenses	Average Annual Total Returns (as of 12/31/2025)		
			1 year	5 year	10 year
Long-term capital appreciation.	LVIP ClearBridge Appreciation Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *This fund will be available on or about May 18, 2026. Please consult your financial professional.*	0.70%[2]	14.50%	12.72%	13.34%
Long-term capital appreciation; current income and income growth is a secondary objective.	LVIP ClearBridge Dividend Strategy Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *This fund will be available on or about May 18, 2026. Please consult your financial professional.*	0.75%[2]	12.62%	11.86%	12.46%
Long-term growth of capital.	LVIP ClearBridge Large Cap Growth Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *(formerly ClearBridge Variable Large Cap Growth Portfolio)*	0.74%[2]	8.62%	10.57%	14.46%
Long-term growth of capital; current income is a secondary objective.	LVIP ClearBridge Large Cap Value Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *This fund will be available on or about May 18, 2026. Please consult your financial professional.*	0.72%[2]	10.20%	10.11%	10.01%
Long-term capital appreciation.	LVIP Dimensional International Core Equity Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.62%[2]	35.26%	9.65%	8.43%
Long-term capital appreciation. A fund of funds.	LVIP Dimensional International Equity Managed Volatility Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *This fund is not available in contracts issued on or after May 24, 2021.*	0.75%	35.09%	11.09%	7.16%
Long-term capital appreciation.	LVIP Dimensional U.S. Core Equity 1 Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.39%[2]	15.66%	13.14%	13.67%
Long-term capital appreciation.	LVIP Dimensional U.S. Core Equity 2 Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.49%	15.38%	12.83%	12.99%
Long-term capital appreciation. A fund of funds.	LVIP Dimensional U.S. Equity Managed Volatility Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *This fund is not available in contracts issued on or after May 24, 2021.*	0.62%[2]	9.02%	11.81%	11.39%

Investment Objective	Fund and Adviser/Sub-adviser[1]	Current Expenses	Average Annual Total Returns (as of 12/31/2025)		
			1 year	5 year	10 year
Maximum long-term total return consistent with reasonable risk.	LVIP Fidelity Institutional AM® Total Bond Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.51%[2]	6.72%	-0.34%	2.54%
Maximum current income (yield) consistent with a prudent investment strategy.	LVIP Franklin Templeton Core Bond Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.37%	7.25%	-0.44%	2.24%
To maximize long-term capital appreciation.	LVIP Franklin Templeton Multi-Factor Emerging Markets Equity Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.46%[2]	34.31%	9.07%	7.89%
To maximize long-term capital appreciation.	LVIP Franklin Templeton Multi-Factor International Equity Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.40%[2]	35.59%	11.98%	8.40%
To maximize long-term capital appreciation.	LVIP Franklin Templeton Multi-Factor Large Cap Equity Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.36%[2]	18.69%	16.18%	13.54%
To maximize long-term capital appreciation.	LVIP Franklin Templeton Multi-Factor SMID Cap Equity Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.37%	13.59%	11.69%	10.21%
Capital appreciation. A fund of funds.	LVIP Global Aggressive Growth Allocation Managed Risk Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *This fund is not available in contracts issued on or after May 24, 2021.*	0.84%[2]	14.94%	6.29%	N/A
Long-term capital growth.	LVIP Global Equity Managed Volatility Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *This fund is not available in contracts issued on or after May 24, 2021.*	0.70%[2]	13.51%	9.09%	8.29%
A balance between a high level of current income and growth of capital, with a greater emphasis on growth of capital. A fund of funds.	LVIP Global Growth Allocation Managed Risk Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *This fund is not available in contracts issued on or after May 24, 2021.*	0.79%[2]	13.54%	5.57%	6.20%
A balance between a high level of current income and growth of capital, with an emphasis on growth of capital. A fund of funds.	LVIP Global Moderate Allocation Managed Risk Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *This fund is not available in contracts issued on or after May 24, 2021.*	0.80%[2]	11.52%	4.70%	5.65%

Investment Objective	Fund and Adviser/Sub-adviser[1]	Current Expenses	Average Annual Total Returns (as of 12/31/2025)		
			1 year	5 year	10 year
Current income while maintaining a stable value of the investors' shares and preserving the value of the investors' initial investment.	LVIP Government Money Market Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.38%[2]	3.97%	2.98%	1.87%
To maximize total return by investing primarily in a diversified portfolio of intermediate- and long-term debt securities.	LVIP JPMorgan Core Bond Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.46%	7.40%	-0.04%	2.11%
A high level of current income; capital appreciation is the secondary objective.	LVIP JPMorgan High Yield Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.68%[2]	8.85%	4.67%	5.82%
Capital appreciation with the secondary goal of achieving current income by investing in equity securities.	LVIP JPMorgan Mid Cap Value Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.74%	4.72%	9.63%	8.77%
Current income and some capital appreciation. A fund of funds.	LVIP JPMorgan Retirement Income Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *This fund is not available in contracts issued on or after May 24, 2021.*	0.68%[2]	12.10%	4.39%	5.54%
Long-term capital appreciation.	LVIP JPMorgan Select Mid Cap Value Managed Volatility Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *This fund is not available in contracts issued on or after May 24, 2021.*	0.78%[2]	1.51%	9.02%	7.33%
Maximum total return, consistent with reasonable risk.	LVIP JPMorgan Short Duration Bond Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.47%[2]	5.19%	1.87%	2.33%
Capital growth over the long term.	LVIP JPMorgan Small Cap Core Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.77%	10.27%	6.40%	8.95%
High total return.	LVIP JPMorgan U.S. Equity Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.63%	14.54%	13.69%	14.84%
To provide investment results over a full market cycle that, before fees and expenses, are superior to an index that tracks global equities.	LVIP Loomis Sayles Global Growth Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.77%[2]	17.59%	9.25%	N/A
Long-term capital appreciation.	LVIP MFS International Growth Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.79%[2]	19.11%	7.09%	9.73%
Capital appreciation.	LVIP MFS Value Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.61%[2]	13.06%	10.00%	10.10%

Investment Objective	Fund and Adviser/Sub-adviser[1]	Current Expenses	Average Annual Total Returns (as of 12/31/2025)		
			1 year	5 year	10 year
Current income consistent with the preservation of capital.	LVIP Mondrian Global Income Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.66%[2]	6.39%	-3.30%	0.36%
Long-term capital appreciation as measured by the change in the value of fund shares over a period of three years or longer.	LVIP Mondrian International Value Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.74%[2]	36.38%	11.24%	7.90%
Long-term growth of capital. A fund of funds.	LVIP Multi-Manager Global Equity Managed Volatility Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *This fund is not available in contracts issued on or after May 24, 2021. This fund will be reorganized to merge into the LVIP Global Equity Managed Volatility Fund on or about June 5, 2026, subject to shareholders approval.*	0.80%[2]	15.81%	10.15%	10.15%
Total return.	LVIP Nomura Diversified Floating Rate Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.64%[2]	4.76%	3.35%	2.77%
Total return and, as a secondary objective, high current income.	LVIP Nomura High Yield Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.72%[2]	9.26%	4.07%	5.88%
Maximize long-term capital appreciation.	LVIP Nomura Mid Cap Value Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.42%	13.35%	11.72%	10.68%
Long-term capital appreciation.	LVIP Nomura SMID Cap Core Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.80%[2]	8.85%	9.10%	9.65%
Maximize long-term capital appreciation.	LVIP Nomura Social Awareness Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.44%	15.06%	12.98%	13.53%
Long-term capital appreciation.	LVIP Nomura U.S. Growth Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.72%	22.61%	15.81%	16.25%
Maximum long-term total return, with capital appreciation as a secondary objective.	LVIP Nomura U.S. REIT Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.83%[2]	1.02%	5.57%	4.04%
To seek a high level of current income consistent with preservation of capital.	LVIP PIMCO Low Duration Bond Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.60%[2]	5.47%	1.91%	2.24%

Investment Objective	Fund and Adviser/Sub-adviser[1]	Current Expenses	Average Annual Total Returns (as of 12/31/2025)		
			1 year	5 year	10 year
To match as closely as practicable, before fees and expenses, the performance of the Bloomberg U.S. Aggregate Index.	LVIP State Street Bond Index Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *(formerly LVIP SSGA Bond Index Fund)*	0.37%[2]	6.80%	-0.73%	1.67%
A high level of current income, with some consideration given to growth of capital. A fund of funds.	LVIP State Street Conservative Index Allocation Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *(formerly LVIP SSGA Conservative Index Allocation Fund)*	0.50%[2]	12.80%	3.71%	5.57%
To provide investment results that, before fees and expenses, correspond generally to the total return of the MSCI Emerging Markets Index that tracks performance of emerging market equity securities.	LVIP State Street Emerging Markets Equity Index Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *(formerly LVIP SSGA Emerging Markets Equity Index Fund)*	0.50%[2]	33.48%	3.41%	N/A
Long-term growth of capital. A fund of funds.	LVIP State Street Global Tactical Allocation Managed Volatility Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *(formerly LVIP SSGA Global Tactical Allocation Managed Volatility Fund) This fund is not available in contracts issued on or after May 24, 2021.*	0.61%[2]	14.37%	6.61%	6.63%
To approximate as closely as practicable, before fees and expenses, the performance of a broad market index of non-U.S. foreign securities.	LVIP State Street International Index Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *(formerly LVIP SSGA International Index Fund)*	0.38%[2]	31.18%	8.66%	8.00%
To approximate as closely as practicable, before fees and expenses, the performance of the S&P MidCap 400® Index that emphasizes stocks of mid-sized U.S. companies.	LVIP State Street Mid-Cap Index Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *(formerly LVIP SSGA Mid-Cap Index Fund)*	0.35%[2]	7.13%	8.74%	10.34%
A balance between a high level of current income and growth of capital, with a greater emphasis on growth of capital. A fund of funds.	LVIP State Street Moderate Index Allocation Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *(formerly LVIP SSGA Moderate Index Allocation Fund)*	0.50%	15.64%	5.85%	7.43%
A balance between high level of current income and growth of capital, with a greater emphasis on growth of capital. A fund of funds.	LVIP State Street Moderately Aggressive Index Allocation Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *(formerly LVIP SSGA Moderately Aggressive Index Allocation Fund)*	0.50%	17.43%	6.66%	8.18%

Investment Objective	Fund and Adviser/Sub-adviser[1]	Current Expenses	Average Annual Total Returns (as of 12/31/2025)		
			1 year	5 year	10 year
Seeks an investment return that approximates as closely as practicable, before fees and expenses, the performance of U.S. common stocks, as represented by the Nasdaq-100® Index.	LVIP State Street Nasdaq-100 Index Fund - Standard Class[6] *advised by Lincoln Financial Investments Corporation* *(formerly LVIP SSGA Nasdaq-100 Index Fund)*	0.45%	20.49%	N/A	N/A
To approximate as closely as practicable, before fees and expenses, the total rate of return of common stocks publicly traded in the United States, as represented by the S&P 500 Index.	LVIP State Street S&P 500 Index Fund - Standard Class[3] *advised by Lincoln Financial Investments Corporation* *(formerly LVIP SSGA S&P 500 Index Fund)*	0.23%	17.60%	14.16%	14.55%
To provide investment results that, before fees and expenses, correspond generally to the price and yield performance of an index that tracks the short-term U.S. corporate bond market.	LVIP State Street Short-Term Bond Index Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *(formerly LVIP SSGA Short-Term Bond Index Fund)*	0.36%[2]	5.52%	2.25%	N/A
To approximate as closely as practicable, before fees and expenses, the performance of the Russell 2000® Index, which emphasizes stocks of small U.S. companies.	LVIP State Street Small-Cap Index Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *(formerly LVIP SSGA Small-Cap Index Fund)*	0.38%[2]	12.46%	5.73%	9.18%
A high level of current income, with some consideration given to growth of capital. A fund of funds.	LVIP Structured Conservative Allocation Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.59%	13.72%	4.45%	5.61%
A balance between a high level of current income and growth of capital, with an emphasis on growth of capital. A fund of funds.	LVIP Structured Moderate Allocation Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.56%	17.28%	7.16%	7.59%
A balance between high level of current income and growth of capital, with a greater emphasis on growth of capital. A fund of funds.	LVIP Structured Moderately Aggressive Allocation Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.59%	19.33%	8.27%	8.32%
To maximize capital appreciation.	LVIP T. Rowe Price Structured Mid-Cap Growth Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.71%[2]	11.04%	7.41%	12.90%
Capital appreciation. A fund of funds.	LVIP U.S. Aggressive Growth Allocation Managed Risk Fund - Standard Class *advised by Lincoln Financial Investments Corporation* *This fund is not available in contracts issued on or after May 24, 2021.*	0.84%[2]	9.21%	6.17%	N/A
Total return consistent with the preservation of capital. A fund of funds.	LVIP Vanguard Bond Allocation Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.36%	6.33%	-0.45%	1.54%

Investment Objective	Fund and Adviser/Sub-adviser[1]	Current Expenses	Average Annual Total Returns (as of 12/31/2025)		
			1 year	5 year	10 year
Long-term capital appreciation. A fund of funds.	LVIP Vanguard Domestic Equity ETF Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.30%[2]	16.47%	12.72%	13.79%
Long-term capital appreciation. A fund of funds.	LVIP Vanguard International Equity ETF Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.32%[2]	31.56%	7.29%	8.14%
Long-term capital appreciation.	LVIP Wellington SMID Cap Value Fund - Standard Class *advised by Lincoln Financial Investments Corporation*	0.78%[2]	2.42%	9.24%	8.53%
Capital appreciation.	MFS International Intrinsic Equity Portfolio - Initial Class *advised by Massachusetts Financial Services Company* *(formerly MFS® VIT II International Intrinsic Value Portfolio)*	0.89%[2]	33.26%	7.28%	9.95%
Capital appreciation.	MFS® VIT Growth Series - Initial Class *advised by Massachusetts Financial Services Company*	0.73%[2]	12.19%	11.10%	15.60%
Total return.	MFS® VIT Total Return Series - Initial Class *advised by Massachusetts Financial Services Company*	0.61%[2]	11.16%	6.42%	7.63%
Total return.	MFS® VIT Utilities Series - Initial Class *advised by Massachusetts Financial Services Company*	0.78%[2]	15.01%	7.64%	9.49%
Total return.	Nomura VIP Asset Strategy Series - Standard Class	0.52%[2]	16.87%	7.33%	N/A
Long-term capital appreciation.	Nomura VIP Emerging Markets Series - Standard Class	1.16%[2]	81.26%	8.81%	12.17%
Capital growth and appreciation.	Nomura VIP Energy Series - Standard Class	0.85%[2]	12.41%	18.94%	N/A
To seek to provide total return through a combination of high current income and capital appreciation.	Nomura VIP High Income Series - Standard Class	0.72%	7.41%	3.98%	N/A
Growth of capital.	Nomura VIP Mid Cap Growth Series - Standard Class	0.85%[2]	1.38%	0.16%	N/A
Growth of capital.	Nomura VIP Science and Technology Series - Standard Class	0.90%	33.69%	13.99%	N/A
Growth of capital.	Nomura VIP Small Cap Growth Series - Standard Class	0.90%[2]	13.73%	2.47%	N/A
Capital appreciation.	Nomura VIP Small Cap Value Series - Standard Class	0.74%	8.16%	9.26%	9.15%
Maximum real return, consistent with preservation of real capital and prudent investment management. A fund of funds.	PIMCO VIT All Asset Portfolio - Institutional Class *advised by Pacific Investment Management Company, LLC*	1.98%[2]	14.34%	5.77%	6.93%

Investment Objective	Fund and Adviser/Sub-adviser[1]	Current Expenses	Average Annual Total Returns (as of 12/31/2025)		
			1 year	5 year	10 year
Balanced investment composed of a well-diversified portfolio of stocks and bonds which produce both capital growth and current income.	Putnam VT George Putnam Balanced Fund - Class IA	0.63%	14.31%	9.11%	10.44%
Capital appreciation.	Putnam VT Global Health Care Fund - Class IA	0.75%	15.34%	7.99%	8.63%
High current income consistent with what the manager believes to be prudent risk.	Putnam VT Income Fund - Class IA *advised by Franklin Advisers, Inc.*	0.57%	7.45%	-0.89%	2.15%
Capital growth and current income.	Putnam VT Large Cap Value Fund - Class IA	0.54%	20.66%	15.68%	13.58%
Long-term capital appreciation.	Putnam VT Sustainable Future Fund - Class IA	0.80%[2]	2.87%	1.44%	9.88%
Long-term capital appreciation.	Putnam VT Sustainable Leaders Fund - Class IA	0.63%	10.99%	10.62%	14.98%
Long-term capital growth.	Templeton Foreign VIP Fund - Class 1	0.83%[2]	29.51%	8.52%	6.01%
High current income consistent with preservation of capital; capital appreciation is a secondary objective.	Templeton Global Bond VIP Fund - Class 1 *advised by Franklin Advisers, Inc.*	0.50%[2]	16.09%	-0.69%	0.11%
Long-term capital appreciation by investing primarily in global resource securities; income is a secondary consideration.	VanEck VIP Global Resources Fund - Initial Class Shares	1.08%	36.48%	10.51%	8.33%
Long-term total return.	Virtus Newfleet Multi-Sector Intermediate Bond Series - Class I Shares	0.69%[2]	7.77%	2.74%	4.48%

[1] The name of the adviser or sub-adviser is not listed if the name is incorporated into the name of the fund or the fund company.

[2] This fund is subject to an expense reimbursement or fee waiver arrangement. As a result, this fund's annual expenses reflect temporary expense reductions. See the fund prospectus for additional information.

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Fixed Options

The Contract offers no fixed account options at this time.