

# LINCOLN NATIONAL VARIABLE ANNUITY ACCOUNT H

## FORM 497VPI

(Initial summary prospectus for variable contracts filed pursuant to Securities Act Rule 497(k))

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**THE LINCOLN NATIONAL LIFE INSURANCE COMPANY**

**Lincoln National Variable Annuity Account H**

American Legacy® Fusion

**Supplement dated February 4, 2025 to the  
Summary Prospectus for New Investors dated May 1, 2024**

This supplement outlines a change to the investment options under your individual variable annuity contract. All other provisions outlined in your summary prospectus, as supplemented, remain unchanged.

The **American Funds Managed Risk Asset Allocation Fund**, **LVIP American Global Balanced Allocation Managed Risk Fund**, and **LVIP American Global Growth Allocation Managed Risk Fund** will not be available in contracts issued on or after February 18, 2025.

You can obtain information at no cost by contacting your registered representative or by sending an email request to [CustServSupportTeam@lfg.com](mailto:CustServSupportTeam@lfg.com).

**Please retain this supplement for future reference.**