

# Annuity Rate Sheet

## Fixed indexed annuities

Effective for applications signed on or after 7/15/21.<sup>1</sup>

Premium	Fixed Account <sup>2</sup>	1 Year Fidelity AIM Dividend Participation	1 Year S&P 500 5% Daily Risk Control Spread	1 Year S&P 500 Cap	1 Year S&P 500 Participation	Surrender charges <sup>3</sup> (MVA may apply)	Not available in:
<b>Lincoln OptiBlend<sup>®</sup> 5</b>							
< \$100K	1.20%	50.00%	0.90% ▼	3.25%	10.00%	5 years: 9, 8, 7, 6, 5%	NY
≥ \$100K	1.35%	60.00%	0.70% ▼	4.10% ▲	15.00%		
<b>Lincoln OptiBlend<sup>®</sup> 5 – California rates</b>							
< \$100K	1.15% ▲	30.00%	2.60% ▼	2.25% ▲	8.00%	5 years: 9.25, 8.25, 7.25, 6.25, 5.20%	
≥ \$100K	1.30% ▲	40.00%	2.10% ▼	2.50% ▲	9.00%		
<b>Lincoln OptiBlend<sup>®</sup> 7</b>							
< \$100K	1.25%	60.00%	1.25%	3.50%	15.00%	7 years: 9, 8, 7, 6, 5, 4, 3%	NY
≥ \$100K	1.40%	75.00%	0.65%	5.00%	20.00%		
<b>Lincoln OptiBlend<sup>®</sup> 7 – California rates</b>							
< \$100K	1.15% ▲	35.00%	2.75% ▼	2.25% ▲	8.00%	7 years: 9.25, 8.25, 7.25, 6.25, 5.20, 4.20, 3.15%	
≥ \$100K	1.25% ▲	45.00%	2.25% ▼	2.50% ▲	9.00%		
<b>Lincoln OptiBlend<sup>®</sup> 10</b>							
< \$100K	1.35% ▼	70.00%	0.75%	3.75%	25.00%	10 years: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1%	NY
≥ \$100K	1.60% ▼	100.00%	0.50%	5.10%	30.00%		
<b>Lincoln OptiBlend<sup>®</sup> 10 – California rates</b>							
< \$100K	1.30% ▲	40.00%	1.75% ▼	2.50% ▲	8.00%	10 years: 9.25, 8.25, 7.25, 6.25, 5.20, 4.20, 3.15, 2.10, 1.05, 0%	
≥ \$100K	1.45% ▲	50.00%	1.25% ▼	2.75% ▲	9.00%		

California rates apply to contracts issued in California only.

**Minimum premium:**

\$10,000 nonqualified, qualified; \$50 additional. Subsequent premiums are allocated to the Fixed Account until the end of the contract year, when money can be reallocated.

Premium	Fixed Account <sup>2</sup>	1 Year S&P 500 7.5% Daily Risk Control Participation*	1 Year S&P 500 Cap	1 Year S&P 500 Performance Triggered	Surrender charges (MVA may apply)	Not available in:
<b>Lincoln New Directions<sup>®</sup> 6 (six-year fixed interest rate guarantee)</b>						
< \$100K	1.15% ▼	40.00%	3.00%	2.75%	6 years: 9, 8, 7, 6, 4.75, 3.5%	NY
≥ \$100K	1.30% ▼	50.00%	4.00%	3.00%		
<b>Lincoln New Directions<sup>®</sup> 8 (eight-year fixed interest rate guarantee)</b>						
< \$100K	1.35% ▼	45.00% ▼	3.50% ▼	3.00%	8 years: 9, 8, 7, 6, 4.75, 3.5, 2, 0.75%	NY
≥ \$100K	1.50% ▼	55.00% ▼	4.25% ▼	3.50%		

\* Indexed account is not available in CA and is pending in VI.

**Minimum premium:** \$10,000 nonqualified and qualified; no additional.

Insurance products issued by:  
 The Lincoln National Life Insurance Company  
 Lincoln Life & Annuity Company of New York

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# Fixed annuities

Premium	Guarantee period <sup>4</sup>			Surrender charges (MVA may apply)
	5 years	7 years	10 years	
<b>Lincoln MYGuarantee<sup>SM</sup> Plus</b> (Interest rates are guaranteed for the entire period <sup>1</sup> )				
< \$100K	1.50% ▼	1.75% ▼	2.10% ▼	5 years: 7, 7, 6, 5, 4% 7 years: 7, 7, 6, 5, 4, 3, 2% 10 years: 7, 7, 6, 5, 4, 3, 2, 0, 0, 0%
≥ \$100K	1.65% ▼	1.80% ▼	2.15% ▼	
<b>Lincoln MYGuarantee<sup>SM</sup> Plus – California rates</b> (Interest rates are guaranteed for the entire period <sup>1</sup> )				
< \$100K	1.00%	1.00%	1.00%	5 years: 7, 7, 6, 5, 4% 7 years: 7, 7, 6, 5, 4, 3, 2% 10 years: 7, 7, 6, 5, 4, 3, 2, 0, 0, 0%
≥ \$100K	1.00%	1.00%	1.00%	
<b>Minimum premium:</b> \$10,000 nonqualified and qualified; no additional.				

## ISSUE AGES

### (NONQUALIFIED AND QUALIFIED)

0–85;  
0–80 for *Lincoln OptiBlend*<sup>®</sup> 10.

## ANNUITIZATION

After fifth year, may annuitize over at least five years. After second year for *Lincoln New Directions*<sup>®</sup> 6 and 8 only. State variations apply.

## DEATH BENEFIT

Beneficiaries may receive the greatest of the account value, Guaranteed Minimum Cash Surrender Value, or Guaranteed Minimum Nonsurrender Value.

## OTHER FEATURES AND BENEFITS

10% annual withdrawal without MVA or surrender charge, beginning year one; systematic withdrawals from Fixed Account; nursing home and terminal illness rider (subject to state availability).

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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Order code: FA-ALL-RST003



**Note:** Arrows indicate a change from the previous rate announcement.

<sup>1</sup> Rates, spreads, and caps are based on product/contract features (including death benefit options), and are declared by The Lincoln National Life Insurance Company and Lincoln Life & Annuity Company of New York at their discretion. Subsequent rates may be higher or lower than the initial rates and may differ from those used for new contracts or for contracts issued at different times.

<sup>2</sup> The guaranteed minimum fixed interest rate will not be less than 0.10% (For *Lincoln OptiChoice* NY, 1.00%). Fixed Account interest is credited and compounded daily. Base indexed interest rate is credited daily. Guarantees are subject to the claims-paying ability of The Lincoln National Life Insurance Company and Lincoln Life & Annuity Company of New York.

<sup>3</sup> Nonrolling surrender charge period with the addition of new premiums.

<sup>4</sup> All guarantee periods may not be available at the same time.

Updated rate sheets are available five business days prior to the effective date of a rate hold, rate increase or rate decrease. This is subject to change without notice.

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After the surrender charge period, Lincoln reserves the right to not offer any of the indexed accounts. For *Lincoln OptiChoice*<sup>SM</sup> NY only: During the surrender charge period, we will leave the one indexed account available.

*Lincoln OptiBlend*<sup>®</sup> fixed indexed annuities (contract form ICC1515-619 and state variations), *Lincoln New Directions*<sup>®</sup> fixed indexed annuities (contract form ICC17-622 and state variations) and *Lincoln MYGuarantee*<sup>SM</sup> Plus fixed annuities (contract form ICC18-625MVA and state variations; 09-612MYCA for California) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

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Waiver of Surrender Charges for Nursing Home Confinement Rider and Waiver of Surrender Charges for Terminal Illness Rider (form AE-119 and form AE-170, respectively, or state variations) may not be available in all states. Nursing Home Rider is not available in MA.

Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply. Withdrawals and surrenders may be subject to surrender charges and a Market Value Adjustment.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax-qualified plan, since they are already afforded tax-deferred status.

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