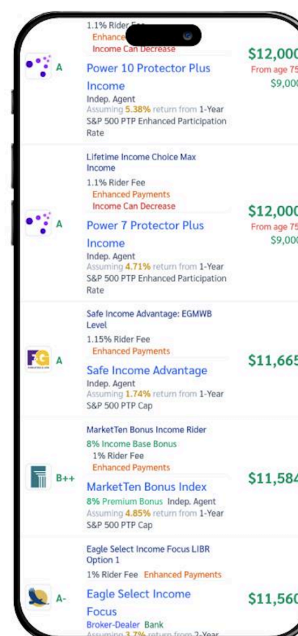




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Rate movement indicators

- ▲ Up △ Up
- No change ■ No change
- ▼ Down ▽ Down

Fixed indexed annuities—effective for applications received on or after 11/1/15

Premium	Fixed interest rate	Perf. Triggered Specified Rate ¹	2-Year Point-to-Point Cap ²
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New Directions 6 (six-year fixed interest rate guarantee period)

< \$100K	2.00% ■	3.35% ■	8.15% ■
≥ \$100K	2.15% ■	3.60% ■	8.85% ■

New Directions 8 (eight-year fixed interest rate guarantee period)

< \$100K	2.25% ■	3.75% ■	9.35% ■
≥ \$100K	2.40% ■	4.00% ■	10.10% ■

Premium	Fixed interest rate	1-Year Volatility controlled Point-to-Point Indexed with Spread Account	Performance Triggered Indexed Account	1-Year Point-to-Point Indexed with Cap Account
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OptiBlend 7

< \$100K	2.10% ■	2.00% ■	3.50% ■	3.85% ■
≥ \$100K	2.25% ■	1.65% ■	3.75% ■	4.15% ■

OptiBlend 10

< \$100K	2.35% ■	1.45% ■	4.00% ■	4.35% ■
≥ \$100K	2.50% ■	1.15% ■	4.15% ■	4.75% ■

Premium	Fixed interest rate	Perf. Triggered Specified Rate ¹	1-Year Monthly Cap ³	1-Year Monthly Average Spread ⁴
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OptiChoice 5

< \$100K	1.85% ■	3.00% ■	1.55% ■	3.15% ■
≥ \$100K	2.00% ■	3.35% ■	1.70% ■	2.85% ■

OptiChoice 7

< \$100K	2.00% ■	3.35% ■	1.70% ■	2.85% ■
≥ \$100K	2.15% ■	3.60% ■	1.80% ■	2.50% ■

OptiChoice 9

< \$100K	2.10% ■	3.50% ■	1.75% ■	2.60% ■
≥ \$100K	2.25% ■	3.75% ■	1.85% ■	2.25% ■

Premium	Premium bonus ⁵	Fixed interest rate	Perf. Triggered Specified Rate ¹	2-Year Point-to-Point Cap ²	2-Year Monthly Cap ⁶
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OptiPoint 8

< \$100K	2.00% (yrs. 1–3)	1.85% ■	3.10% ■	7.40% ■	2.70% ■
≥ \$100K	3.00% (yrs. 1–3)				

OptiPoint 10

< \$100K	3.00% (yrs. 1–4)	1.85% ■	3.10% ■	7.40% ■	2.70% ■
≥ \$100K	4.00% (yrs. 1–4)				

Lincoln Fixed Annuity Rates

Fixed annuities—effective 11/1/15

Premium	Base rate
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Long-Term Care (seven-year interest rate guarantee period)

All applicable premiums	1.60% ■
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Premium	Guarantee period ⁷					
	5 years	6 years	7 years	8 years	9 years	10 years

MYGuarantee Plus (Interest rates are guaranteed for the entire period⁸)

< \$100K	1.75% ■	2.05% ■	2.15% ■	2.20% ■	2.30% ■	2.35% ■
≥ \$100K	1.90% ■	2.20% ■	2.30% ■	2.35% ■	2.45% ■	2.50% ■

Important information regarding rate holds for 1035 Exchanges and qualified trustee-to-trustee transfers

Form ACORD 951 must be completed and submitted in order to be eligible for a rate hold on fixed indexed annuity rates for 1035 exchanges and qualified trustee-to-trustee transfers.

Form ACORD 951 and Immediate Annuity Supplement forms must be completed and submitted in order to be eligible for a rate hold on SPIA and Smart Income rates for 1035 Exchanges and qualified trustee-to-trustee transfers.

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[11/1/15] PDF 10/15 Z94
Order code: FA-FA-RST002



¹ Specified Rate for the initial one-year indexed term. This account is not available in WA.

² Indexed Interest Cap for the initial two-year indexed term

³ Monthly Indexed Cap for the initial one-year indexed term

⁴ Indexed Interest Spread for the initial one-year indexed term

⁵ Credited to paid premium received during indicated years

⁶ Monthly Indexed Cap for the initial two-year indexed term

⁷ All guarantee periods may not be available at the same time.

⁸ Interest rates for subsequent guarantee periods may be higher or lower and may differ from those used for new contracts or for contracts issued at different times

NOTE: Fixed Indexed Annuities are only issued on the 1st, 8th, 15th, and 22nd of each month. Applicable rates are determined by the date the policy (also known as contract) is issued. A policy will be issued on the issue date following receipt of the completed paperwork including premium and appropriate licensing and contracting information at the home office. Interest is not credited between the date premium is received and the date the policy is issued.

All interest rates are expressed as annual effective interest rates, except for indexed interest since it is credited at the end of an indexed term.

Rates are subject to change without prior notice. All products are not available in all states or firms. Check with your firm for approved product.

Lincoln OptiChoiceSM flexible premium deferred annuity (contract form 05-606), Lincoln OptiPoint[®] flexible premium deferred annuity (contract form 06-610), Lincoln New DirectionsSM single premium deferred annuity (contract form 94-523), Lincoln

MYGuaranteeSM Plus fixed annuity (contract form 09-612MY), Lincoln Insured Income SPIA single premium immediate annuity (contract form 94-512), and state variations are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN (fixed indexed annuities may be referred to as "equity indexed annuity" in certain states). **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.** Contract may be referred to as "certificate" in certain states. The contract may be subject to a Market Value Adjustment. The certificate is a group annuity certificate issued under a group annuity contract issued by The Lincoln National Life Insurance Company to a group annuity trust. **Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Lincoln Long-Term CareSM Fixed Annuity (Contract Form 06-608, or state variation) with Long-Term Care Benefits Rider (Form AE-227, or state variation), Long-Term Care Coverage Endorsement (Form AE-235, or state variation) and Contract Amendment for Long-Term Care Benefits (Form AE-236, or state variation) 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.**

Products and features subject to state availability.

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Rate movement indicators

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- No change ■ No change
- ▼ Down ▽ Down

Fixed indexed annuities—effective for applications received on or after 11/1/15

Premium	Fixed interest rate	Perf. Triggered Specified Rate	Base indexed interest rate (credited and compounded daily)
OptiChoice NY 5			
< \$100K	1.70% ■	1.10% ■	1.00%
≥ \$100K	1.85% ■	1.35% ■	1.00%
OptiChoice NY 7			
< \$100K	1.85% ■	1.35% ■	1.00%
≥ \$100K	2.00% ■	1.60% ■	1.00%
OptiChoice NY 9¹			
< \$100K	2.00% ■	1.60% ■	1.00%
≥ \$100K	2.15% ■	1.85% ■	1.00%

Fixed annuities—effective 11/1/15

Premium	Guarantee period					
	5 years	6 years	7 years	8 years	9 years	10 years
MYGuarantee Plus (Interest rates are guaranteed for the entire period⁹)						
< \$100K	1.75% ■	2.05% ■	2.15% ■	2.20% ■	2.30% ■	2.35% ■
≥ \$100K	1.90% ■	2.20% ■	2.30% ■	2.35% ■	2.45% ■	2.50% ■

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Lincoln Fixed Annuity Rates

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Form ACORD 951 and Immediate Annuity Supplement forms must be completed and submitted in order to be eligible for a rate hold on SPIA and Smart Income rates for 1035 Exchanges and qualified trustee-to-trustee transfers.

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Order code: FA-NY-RST002



¹ All guarantee periods may not be available at the same time.

² Interest rates for subsequent guarantee periods may be higher or lower and may differ from those used for new contracts or for contracts issued at different times

All interest rates are expressed as annual effective interest rates. Rates are subject to change without prior notice. Products are only available in New York. Check with your firm for approved product.

*Lincoln OptiChoice*SM NY flexible premium deferred annuity, *Lincoln MYGuarantee*SM Plus fixed annuity, and Lincoln Insured Income SPIA single premium immediate annuity contracts sold in New York (contract forms 05-606LNY1, 04-600NY, 09-612MYNY, 07-611NY, and 94-512NY, respectively) are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. The contract may be subject to a Market Value Adjustment. Contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.