

Annuity Rate Sheet

Fixed indexed annuities

Effective for applications signed on or after 3/15/21.¹

	Premium	Fixed Account	1 Year S&P 500 7.5% Daily Risk Control Participation ²	1 Year S&P 500 Cap	1 Year S&P 500 Performance Triggered
Lincoln New Directions[®] 6 (six-year fixed interest rate guarantee period)	< \$100K	1.00%	30.00%	2.00%	1.25%
	≥ \$100K	1.00%	40.00%	2.25%	1.30%
Lincoln New Directions[®] 8 (eight-year fixed interest rate guarantee period)	< \$100K	1.25% ▲	40.00% ▲	2.50% ▲	2.00% ▲
	≥ \$100K	1.40% ▲	50.00% ▲	2.75% ▲	2.25% ▲

	Premium	Fixed Account	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
Lincoln OptiBlend[®] 5	< \$100K	1.00%	25.00%	3.25%	2.00%	8.00%
	≥ \$100K	1.00%	35.00%	3.00%	2.00%	9.00%
Lincoln OptiBlend[®] 7	< \$100K	1.00%	15.00%	4.25%	2.00%	8.00%
	≥ \$100K	1.00%	25.00%	4.00%	2.00%	9.00%
Lincoln OptiBlend[®] 10	< \$100K	1.15% ▲	60.00% ▲	1.00% ▼	2.50% ▲	10.00%▲
	≥ \$100K	1.40% ▲	80.00% ▲	0.80% ▼	4.00% ▲	15.00%▲

Fixed annuities

	Premium	Guarantee period ³		
		5 years	7 years	10 years
Lincoln MYGuaranteeSM Plus (Interest rates are guaranteed for the entire period ³)	< \$100K	1.00%	1.10%	1.20%
	≥ \$100K	1.05%	1.15%	1.25%

Note: Arrows indicate a change from the previous rate announcement. Rate lock procedures vary by product line and transaction type. Please refer to the product-specific rate lock guidelines for complete details.

¹ Rates, spreads, and caps are based on product/contract features (including death benefit options), and are declared by The Lincoln National Life Insurance Company at its 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.

² Indexed account is not available in CA and is pending in VI.

³ 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.

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

To “lock in” rates before a rate change, paperwork including the signed application, and the ACORD transfer form (ACORD951) must be received by Lincoln within 14 calendar days of the application signed date. Applications received beyond 14 calendar days from the application signed date will receive the then current rate.

NOTE: Applicable rates are determined by the date the 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.

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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 New Directions® fixed indexed annuities (contract form ICC17-622 and state variations) and *Lincoln OptiBlend*® fixed indexed annuities (contract forms ICC1515-619 or 15-619 and state variations) 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.**

*Lincoln MYGuarantee*SM Plus fixed annuity (contract form ICC18-625MVA and state variations) is 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.**

Contract may be referred to as “policy” in certain states.

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.

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

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

The S&P 500 Index, the S&P 500 Daily Risk Control 7.5% Index, and the S&P 500 Daily Risk Control 5% Index are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates (“SPDJI”), and have been licensed for use by The Lincoln National Life Insurance Company. Standard & Poor’s®, S&P®, and S&P 500 Daily Risk Control 7.5%™, and S&P 500 Daily Risk Control 5%™ are registered trademarks of Standard & Poor’s Financial Services LLC, a division of S&P Global (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by The Lincoln National Life Insurance Company. The Lincoln National Life Insurance Company’s products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index, S&P 500 Daily Risk Control 7.5%™ Index or the S&P 500 Daily Risk Control 5% Index.

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Order code: FA-FAROB-RST001



Annuity Rate Sheet

Fixed indexed annuities

Effective for applications signed on or after 3/15/21.¹

	Premium	Fixed Account ²	1 Year S&P 500 Performance Triggered ³		
			Base indexed interest ²	Specified rate	Total rate credited
<i>Lincoln OptiChoiceSM NY 5</i>	< \$100K	1.00%	1.00%	0.00%	1.00%
	≥ \$100K	1.00%	1.00%	0.00%	1.00%
<i>Lincoln OptiChoiceSM NY 7</i>	< \$100K	1.00%	1.00%	0.00%	1.00%
	≥ \$100K	1.00%	1.00%	0.00%	1.00%
<i>Lincoln OptiChoiceSM NY 9</i>	< \$100K	1.00%	1.00%	0.00%	1.00%
	≥ \$100K	1.00%	1.00%	0.00%	1.00%

Fixed annuities

	Premium	Guarantee period ²		
		5 years	7 years	10 years
<i>Lincoln MYGuaranteeSM Plus</i> (Interest rates are guaranteed for the entire period ²)	< \$100K	1.00%	1.00%	1.00%
	≥ \$100K	1.00%	1.00%	1.00%

Note: Arrows indicate a change from the previous rate announcement. Rate lock procedures vary by product line and transaction type. Please refer to the product-specific rate lock guidelines for complete details.

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.

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. Products are subject to firm approval.

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

For use with the general public.

¹ Interest rates and specified rates are based on product/contract features (including death benefit options), and are declared by Lincoln Life & Annuity Company of New York at its 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.

² Fixed Account and base indexed interest rate are credited daily. All guarantee periods may not be available at the same time. Guarantees are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.

³ The base indexed interest rate is credited daily, while the specified rate is credited at the end of the indexed term. Amounts withdrawn (including amounts paid as a death benefit) before the end of an indexed term will not receive indexed interest from the specified rate for that indexed term.

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

To “lock-in” rates before a rate change, paperwork including the signed application, and the ACORD transfer form (ACORD951) must be received by Lincoln within 14 calendar days of the application signed date. Applications received beyond 14 calendar days from the application signed date will receive the then current rate.

Contact your financial professional for more information.

Important information:

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A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

*Lincoln OptiChoice*SM NY fixed indexed annuities (contract form 05-606LNY1) and *Lincoln MYGuarantee*SM Plus fixed annuities (contract form 09-612MYNY) are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

Contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.

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.

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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. For use only in the state of New York.

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Order code: FA-NYC-RST001



Lincoln OptiBlend® 5

Rate Sheet – California use only

Flexible premium deferred fixed indexed annuity

Effective for applications signed on or after 3/15/21.¹

	Premium	Fixed Account	1 Year Fidelity AIM Dividend Participation ²	1 Year S&P 500 5% Daily Risk Control Spread ²	1 Year S&P 500 Cap ²	1 Year S&P 500 Participation ²
Lincoln OptiBlend® 5	< \$100K	1.00%	25.00%	3.25%	2.00%	8.00%
	≥ \$100K	1.00%	35.00%	3.00%	2.00%	9.00%
		One-year guarantee ³ Credits an established fixed interest rate guaranteed for the first contract year; afterwards, renewal rates are declared annually.	One-year participation rate ⁴ After a one-year term, the beginning and ending values of the Fidelity AIM Dividend Index are calculated for a percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.	One-year interest spread ⁴ After a one-year term, the beginning and ending values of the S&P 500 Daily Risk Control 5% Index are calculated for a percentage change. If the change is positive, your account is credited the full percentage change minus a spread. If the result is zero or negative, your account is protected from loss but no interest will be credited.	One-year interest cap ⁴ After a one-year term, the beginning and ending values of the S&P 500 Index are calculated for a percentage change. If the change is positive, your account is credited the full percentage change up to an interest cap. If the result is zero or negative, your account is protected from loss but no interest will be credited.	One-year participation rate ⁴ After a one-year term, the beginning and ending values of the S&P 500 Index are calculated for a percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

Rates apply to contracts issued in California only.

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.

Please see the product-specific Client Guide, Fact Sheet, and Disclosure Statement for complete details on the product.

Withdrawals may be subject to a surrender charge (9% maximum).

Minimum accumulated contract value at the end of surrender charge period: 100% of premium accumulated at 0.10% annual growth (credited daily). This calculation is also used to determine the Guaranteed Minimum Nonsurrender Value, which is only available upon death or annuitization during the surrender charge period.

¹Interest rates, participation rates, spreads, and caps are based on product/contract features (including death benefit options), and are declared by The Lincoln National Life Insurance Company at its 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.

²Each indexed account features a specific crediting calculation and will not credit less than 0%. For complete calculation information, please refer to the *Lincoln OptiBlend*[®] 5 Client Guide.

³Fixed Account interest is credited and compounded daily. Guarantees are subject to the claims-paying ability of The Lincoln National Life Insurance Company.

⁴Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn (including amounts paid as a death benefit) before the end of an indexed term will not receive indexed interest for that indexed term.

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A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

Lincoln OptiBlend[®] 5 fixed indexed annuities (contract forms ICC1515-619 or 15-619 and state variations) 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.**

The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company's contractual obligations.

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.

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

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The Fidelity AIM[®] Dividend Index (the "Index") is a product of Fidelity Product Services LLC ("FPS") and has been licensed for use by The Lincoln National Life Insurance Company and its affiliates and reinsurers ("Lincoln"). Fidelity is a registered trademark of FMR LLC. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs of Lincoln or any Lincoln annuity owner. Lincoln exercises sole discretion in determining whether and how the annuity will be linked to the value of the Index. FPS does not provide investment advice to owners of the annuity, and in no event shall any Lincoln annuity owner be deemed to be a client of FPS. Neither FPS nor any third party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, Index or market performance, annuities generally or the Lincoln annuity in particular, and Lincoln annuities are not sold, sponsored, endorsed or promoted by FPS or any other third party involved in, or related to, making or compiling the Index (including the Index calculation agent, as applicable). FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular use; does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto; and assumes no liability for errors, omissions, or interruptions of the Fidelity AIM[®] Dividend Index.

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Order code: FA-OB5CA-RST001



Lincoln OptiBlend®

Rate Sheet – California use only

Flexible premium deferred fixed indexed annuity

Effective for applications signed on or after 3/15/21.¹

	Premium	Fixed Account	1 Year Fidelity AIM Dividend Participation ²	1 Year S&P 500 5% Daily Risk Control Spread ²	1 Year S&P 500 Cap ²	1 Year S&P 500 Participation ²
<i>Lincoln OptiBlend® 7</i>	< \$100K	1.00%	15.00%	4.25%	2.00%	8.00%
	≥ \$100K	1.00%	25.00%	4.00%	2.00%	9.00%
<i>Lincoln OptiBlend® 10</i>	< \$100K	1.00%	35.00%	3.25%	2.00%	8.00%
	≥ \$100K	1.00%	45.00%	3.00%	2.00%	9.00%

One-year guarantee³

Credits an established fixed interest rate guaranteed for the first contract year; afterwards, renewal rates are declared annually.

One-year participation rate⁴

After a one-year term, the beginning and ending values of the Fidelity AIM Dividend Index are calculated for a percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

One-year interest spread⁴

After a one-year term, the beginning and ending values of the S&P 500 Daily Risk Control 5% Index are calculated for a percentage change. If the change is positive, your account is credited the full percentage change minus a spread. If the result is zero or negative, your account is protected from loss but no interest will be credited.

One-year interest cap⁴

After a one-year term, the beginning and ending values of the S&P 500 Index are calculated for a percentage change. If the change is positive, your account is credited the full percentage change up to an interest cap. If the result is zero or negative, your account is protected from loss but no interest will be credited.

One-year participation rate⁴

After a one-year term, the beginning and ending values of the S&P 500 Index are calculated for a percentage change. If the change is positive, your account is credited the percentage change multiplied by the participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.

Rates apply to contracts issued in California only.

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.

Please see the product-specific Client Guide, Fact Sheet, and Disclosure Statement for complete details on the product.

Withdrawals may be subject to a surrender charge (9% maximum).

Product and features are subject to firm availability.

Insurance products issued by:
The Lincoln National Life Insurance Company

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Minimum accumulated contract value at the end of surrender charge period: 100% of premium accumulated at 0.10% annual growth (credited daily). This calculation is also used to determine the Guaranteed Minimum Nonsurrender Value, which is only available upon death or annuitization during the surrender charge period.

¹Interest rates, participation rates, spreads, and caps are based on product/contract features (including death benefit options), and are declared by The Lincoln National Life Insurance Company at its discretion. Subsequent rates, caps, and spreads may be higher or lower than the initial ones and may differ from those used for new contracts or for contracts issued at different times.

²Each indexed account features a specific crediting calculation and will not credit less than 0%. For complete calculation information, please refer to the *Lincoln OptiBlend*® Client Guide.

³Fixed Account interest is credited and compounded daily. Guarantees are subject to the claims-paying ability of The Lincoln National Life Insurance Company.

⁴Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn (including amounts paid as a death benefit) before the end of an indexed term will not receive indexed interest for that indexed term.

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The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company's contractual obligations.

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.

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

The S&P 500 Index and the S&P 500 Daily Risk Control 5% Index are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ"), and have been licensed for use by The Lincoln National Life Insurance Company. Standard & Poor's®, S&P®, and S&P 500 Daily Risk Control 5%™ are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by The Lincoln National Life Insurance Company. The Lincoln National Life Insurance Company's product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index or the S&P 500 Daily Risk Control 5% Index.

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