

# Lincoln Annuity Rate Sheet

## MyGuarantee Plus Fixed Annuity (Apps on/after 10/13/2023)

GUARANTEE PERIOD	PREMIUM < \$100,000	PREMIUM ≥ \$100,000
<b>5 YEARS</b>	5.30%	5.75%
<b>7 YEARS</b>	5.00%	5.50%

## OptiBlend 5, 7 & 10 Annuities (Apps on/after 10/23/2023)

	PREMIUM	FIXED ACCOUNT <sup>1</sup>	1 YR BLACKROCK DYN. ALLO. PAR <sup>+2</sup>	2 YR BLACKROCK DYN. ALLO. PAR. <sup>2</sup>	1 YR FIDELITY AIM DIVIDEND PAR <sup>3</sup>	1 YR S&P 500 5% DAILY RISK CONTROL ER SPR <sup>4</sup>	1 YEAR S&P 500 10% DAILY RISK CONTROL SPREAD <sup>4</sup>	1 YR S&P 500 PERF TRIGGER <sup>5</sup>	1 YR S&P 500 CAP <sup>6</sup>	1 YR S&P 500 PAR <sup>7</sup>
<b>OPTI 5</b>	< \$100K	4.70%	200.00%	260.00%	165.00%	0.25%	0.25%	8.40%	9.60%	50.00%
	≥ \$100K	5.50%	225.00%	285.00%	190.00%	0.00%	0.00%	10.00%	11.00%	55.00%
<b>OPTI 7</b>	< \$100K	5.00%	200.00%	260.00%	165.00%	0.25%	0.25%	8.80%	9.80%	50.00%
	≥ \$100K	5.75%	225.00%	285.00%	190.00%	0.00%	0.00%	10.50%	11.50%	60.00%
<b>OPTI 10</b>	< \$100K	4.65%	225.00%	285.00%	200.00%	0.25%	0.25%	8.30%	9.40%	50.00%
	≥ \$100K	5.00%	250.00%	300.00%	225.00%	0.00%	0.00%	9.10%	10.40%	60.00%

1. Credits an established fixed interest rate guaranteed for the first contract year; afterwards, renewal rates are declared annually.
2. At the end of the indexed term, the beginning and ending values of the BlackRock Dynamic Allocation Index are compared to calculate the percentage change. If the change is positive, the account is credited the percentage change multiplied by a participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited. At the end of the one-year indexed term, the beginning and ending values of the Fidelity AIM Dividend Index are compared to calculate the 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.
3. At the end of the one-year indexed term, the beginning and ending values of the Fidelity AIM Dividend Index are compared to calculate the 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.
4. At the end of the one-year indexed term, the beginning and ending values of the S&P 500 Daily Risk Control 5% Index or the S&P 500 Daily Risk Control 10% Index are compared to calculate the percentage change. If the change is positive, your account is credited the full percentage change minus a spread. If the result is zero, negative, or less than the spread, your account is protected from loss but no interest will be credited.
5. At the end of the one-year indexed term, if the S&P 500 Index has a positive change or remains flat, your account is credited a specified rate. If it's negative, your account is protected from loss but no interest will be credited.
6. At the end of the oneyear indexed term, the beginning and ending values of the S&P 500 Index are compared to calculate the 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.
7. At the end of the oneyear indexed term, the beginning and ending values of the S&P 500 Index are compared to calculate the 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.

## FlexAdvantage 5 & 7 Annuities (Apps on/after 10/23/2023)

	PREMIUM	FIXED ACCOUNT <sup>1</sup>	1 YR BLACKROCK DYN. ALLO. PAR. <sup>2</sup>	1 YR S&P 500 PERF TRIGGER <sup>3</sup>	1 YR S&P 500 CAP <sup>4</sup>	1 YR S&P 500 PAR <sup>5</sup>	1 YR FIDELITY AIM DIVIDENDE PAR <sup>6</sup>
<b>FLEXAD 5</b>	< \$100K	4.80%	175.00%	8.40%	9.60%	55.00%	160.00%
	≥ \$100K	5.50%	200.00%	10.00%	11.00%	65.00%	185.00%
<b>FLEXAD 7</b>	< \$100K	5.00%	175.00%	8.80%	9.80%	55.00%	160.00%
	≥ \$100K	5.75%	200.00%	10.50%	11.50%	65.00%	185.00%

1. Credits an established fixed interest rate guaranteed for the first contract year; afterwards, renewal rates are declared annually
2. At the end of the indexed term, the beginning and ending values of the BlackRock Dynamic Allocation Index are compared to calculate the percentage change. If the change is positive, the account is credited the percentage change multiplied by a participation rate. If the result is zero or negative, your account is protected from loss but no interest will be credited.
3. If, after a one-year term, the S&P 500 Index has a positive change or remains flat, your account is credited a specified rate. If it's negative, your account is protected from loss but no interest will be credited.
4. At the end of the oneyear indexed term, the beginning and ending values of the S&P 500 Index are compared to calculate the 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.
5. At the end of the oneyear indexed term, the beginning and ending values of the S&P 500 Index are compared to calculate the 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.
6. At the end of the one-year indexed term, the beginning and ending values of the Fidelity AIM Dividend Index are compared to calculate the 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.