

# Lincoln fixed annuity rates

## Fixed indexed annuities—effective for applications received on or after 12/1/15

	Premium	Fixed Interest Rate	Specified Rate	Base Indexed Interest Rate
<b>OptiChoice NY 5</b>	< \$100K	1.70%	1.15% ▲	1.00%
	≥ \$100K	1.85%	1.40% ▲	1.00%
<b>OptiChoice NY 7</b>	< \$100K	1.85%	1.40% ▲	1.00%
	≥ \$100K	2.00%	1.65% ▲	1.00%
<b>OptiChoice NY 9</b>	< \$100K	2.00%	1.65% ▲	1.00%
	≥ \$100K	2.15%	1.90% ▲	1.00%

## Fixed annuities—effective 12/1/15

	Premium	Guarantee period					
		5 years	6 years	7 years	8 years	9 years	10 years
<b>MYGuarantee Plus</b> (Interest rates are guaranteed for the entire period)	< \$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%

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

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

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**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.

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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LCN-1333022-102215  
[12/1/15] PDF 11/15 **Z93**  
Order code: FA-NY-RST002



**Contact your representative for more information.**

<sup>1</sup> All guarantee periods may not be available at the same time.

<sup>2</sup> 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.

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Lincoln *OptiChoice*™ NY fixed indexed annuities (contract form 05-606LNY1) 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.

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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