

Annuity Rate Sheet

Fixed indexed annuities

Effective for applications signed on or after 7/15/20.¹

	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 Amounts withdrawn (including amounts paid as a death benefit) before the end of an indexed term will not receive indexed interest from the specified rate for that indexed term.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:

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent advisor as to any tax, accounting or legal statements made herein.

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

For use with the general public.

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-NYC-RST001

