



# Lincoln Fixed Annuity Rates

New York

**For agent or broker use only. Not for use with the public.**

Rate movement indicators

- ▲ Up
- No change
- ▼ Down

For more information, please contact Lincoln Financial Distributors:

**Fixed Annuity Sales**  
**888 895-4830, option 2**  
**fixedannuitysales@LFG.com**

**Fixed annuities—effective 8/1/11**

Premium	Guarantee period <sup>1</sup>					
	5 years	6 years	7 years	8 years	9 years	10 years
<b>MYGuarantee Plus (Interest rates are guaranteed for the entire period<sup>2</sup>)</b>						
< \$100K	2.10% ■	2.50% ■	2.85% ■	3.00% ■	3.00% ■	3.05% ■
≥ \$100K	2.25% ■	2.65% ■	3.00% ■	3.15% ■	3.15% ■	3.20% ■

**Lincoln SmartIncome<sup>SM</sup> Inflation Annuity—effective 8/1/11**

Base rates for *Lincoln SmartIncome* Inflation Annuity have not changed. Illustrations can be obtained through the Lincoln Financial Illustration Tool (Mobility), or by contacting the Fixed Annuity Sales Desk.

**Insured Income SPIA—effective 8/1/11**

Monthly Installments for \$100,000 net proceeds	
5-year period certain	\$1,630.29 ■
10-year period certain	\$887.29 ■
Life only—Male age 65	\$582.07 ■
Life & 10-year certain—Male age 65	\$558.08 ■
Life & 20-year certain—Male age 65	\$500.86 ■

**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.

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

Products issued by:  
**Lincoln Life & Annuity Company of New York**

Hello future.®

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Not guaranteed by any bank or savings association
May go down in value

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[8/1/11] PDF 7/11 **Z34**  
**Order code: FA-NY-RST002**



<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.

*Lincoln Classic*<sup>SM</sup> single premium deferred annuity, *Lincoln MYGuarantee*<sup>SM</sup> Plus fixed annuity, *Lincoln SmartIncome*<sup>SM</sup> Inflation Annuity single premium immediate annuity, and Lincoln Insured Income SPIA single premium immediate

annuity contracts sold in New York (contract forms 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 backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.