

March 2008

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
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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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LCN0710-2008527
 FAX-0186-07_AGY_NY
 [3/1/08] WEB 2/08

Order code: FA-RATE-AGNY



Fixed annuities—effective 2/28/08

Premium	Base rate	First-year bonus	First-year rate	Years 2+ rate ¹	NEY ²
Classic 5 (five-year interest rate guarantee period)					
< \$100K	3.80% ▲	1.00%	4.80% ▲	3.80% ▲	4.00% ▲
≥ \$100K	3.80% ▲	2.00%	5.80% ▲	3.80% ▲	4.20% ▲
Classic 7 (seven-year interest rate guarantee period)					
< \$100K	4.00% ▲	2.00%	6.00% ▲	4.00% ▲	4.28% ▲
≥ \$100K	4.00% ▲	3.00%	7.00% ▲	4.00% ▲	4.42% ▲

Insured Income SPIA—effective 2/28/08

Monthly Installments for \$100,000 net proceeds		Standard	Impaired Risk
5-year period certain	\$1,713.53 ▼	Rate 1	DS7B
10-year period certain	960.50 ▲	Rate 2	R3Y8
Life only—Male age 65	658.27 ▲	Rate 3	6YZB
Life & 10-year certain—Male age 65	630.66 ▲	Rate 4	NMP8
Life & 20-year certain—Male age 65	572.17 ▲	Rate 5	94PH

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

Form FA-0022 or form FA-0028 must be completed and submitted in order to be eligible for a rate hold on fixed annuity rates for 1035 Exchanges and qualified trustee-to-trustee transfers.

The SPIA 1035 Exchange and Transfer Form (FA-05001), including the election and signatures on page 2, must be completed and submitted in order to be eligible for a rate hold on SPIA rates for 1035 Exchanges and qualified trustee-to-trustee transfers.

¹ This rate applies for the initial interest rate guarantee period only

² Net Effective Yield (NEY) calculated over the initial interest rate guarantee period

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 ClassicSM single premium deferred annuity, Lincoln SmartIncomeSM Inflation Annuity single premium immediate annuity, and Lincoln Insured Income SPIA single premium immediate annuity contracts sold in New York (contract forms 04-600NY, 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.