

**Multi Year Guaranteed Annuity Rates**  
**January 1, 2019**

Company	Product	Guar Period	Rate <250k	Rate 250K+	Issue Ages	Age Bands	Commission
Guggenheim	Preserve	3	3.10%	3.20%	0-90	0-80	1.00%
						81-85	0.75%
						86-90	0.50%
Guggenheim	Preserve	4	3.20%	3.30%	0-90	0-80	1.75%
						81-85	1.31%
						86-90	0.88%
Guggenheim	Preserve	5	3.25%	3.35%	0-90	0-80	2.50%
						81-85	1.88%
						86-90	1.25%
Guggenheim	Preserve	6	3.30%	3.40%	0-80	0-80	2.50%
						81-85	1.88%
						86-90	1.25%
Guggenheim	Preserve	7	3.40%	3.50%	0-90	0-80	2.50%
						81-85	1.88%
						86-90	1.25%
Guggenheim	Preserve	8	3.45%	3.55%	0-90	0-80	2.50%
						81-85	1.88%
						86-90	1.25%
Guggenheim	Preserve	9	3.50%	3.60%	0-90	0-80	2.50%
						81-85	1.88%
						86-90	1.25%
Guggenheim	Preserve	10	3.55%	3.65%	0-90	0-80	3.00%
						81-85	2.25%
						86-90	1.50%
Oxford (A-)	Multi Select	3	2.85%	2.85%	18-80	18-75	1.00%
				(20K +350K)		76-80	0.10%
Oxford	Multi Select	4	3.25%	3.25%	18-80	18-75	1.75%
						76-80	0.75%
Oxford	Multi Select	5	3.30%	3.30%	18-80	18-75	2.50%
						76-80	1.50%
Oxford	Multi Select	6	3.65%	3.65%	18-80	18-75	2.50%
						76-80	1.50%
Oxford	Multi Select	7	3.50%	3.50%	18-80	18-75	2.50%
						76-80	1.50%
Oxford	Multi Select	8	3.75%	3.75%	18-80	18-75	2.75%
						76-80	1.75%
Oxford	Multi Select	9	3.60%	3.60%	18-80	18-75	2.75%
						76-80	1.75%
Oxford	Multi Select	10	3.65%	3.65%	18-80	18-75	3.00%
						76-80	2.00%
Sentinel	Personal Choice	5	4.00%	4.00%	0-90	0-80	2.25%
						81-90	1.50%
Sentinel	Personal Choice	7	4.10%	4.10%	0-90	0-80	2.25%
						81-90	1.50%
Sentinel	Personal Choice	10	4.20%	4.20%	0-90	0-80	2.75%
						81-90	2.00%

\*More information contact Sybil Price@1-800-642-0483 or sybilprice@saversmarketing.com

# Lincoln fixed annuity

## Rate Sheets

### Fixed indexed annuities

Effective for applications received on or after 1/1/19.<sup>1</sup>

	Premium	Initial fixed interest rate	Performance Triggered Specified Rate <sup>1</sup>	2-Year Point-to-Point Cap <sup>2</sup>
<b>New Directions 6</b> (six-year fixed interest rate guarantee period)	< \$100K	2.80% ▼	4.20%	12.00%
	≥ \$100K	3.05% ▼	4.70%	14.00%
<b>New Directions 8</b> (eight-year fixed interest rate guarantee period)	< \$100K	2.50%	4.00%	10.25%
	≥ \$100K	2.65%	4.55%	12.25%

	Premium	Fixed Interest Rate	1-Year Volatility Controlled Point-to-Point Indexed with Spread Account	Performance Triggered Specified Rate	1-Year Point-to-Point Indexed with Cap Account
<b>OptiBlend 7</b>	< \$100K	2.35% ▼	2.10% ▲	4.10%	4.75%
	≥ \$100K	2.50%	1.60% ▲	4.20%	6.00%
<b>OptiBlend 10</b>	< \$100K	2.40% ▼	1.45% ▲	4.45%	5.75%
	≥ \$100K	2.50% ▼	1.20% ▲	4.70%	6.50% ▼

	Premium	Fixed Interest Rate	Performance Triggered Specified Rate	Monthly Indexed Cap <sup>3</sup>	1-Year Volatility Controlled Point-to-Point Indexed with Spread Account <sup>4</sup>
<b>OptiChoice 5</b>	< \$100K	2.35%	3.90%	1.60%	2.30% ▲
	≥ \$100K	2.50%	4.20%	1.65%	1.85% ▲
<b>OptiChoice 7</b>	< \$100K	2.45%	4.20%	1.70%	2.10% ▲
	≥ \$100K	2.55%	4.40%	1.80%	1.60% ▲
<b>OptiChoice 9</b>	< \$100K	2.45% ▼	4.40%	1.80%	1.60% ▲
	≥ \$100K	2.65% ▼	4.70%	1.90%	1.35% ▲

**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.

<sup>1</sup> Specified Rate for the initial one-year indexed term. This account is not available in WA.

<sup>2</sup> Indexed Interest Cap for the initial two-year indexed term

<sup>3</sup> Monthly Indexed Cap for the initial one-year indexed term

<sup>4</sup> Indexed Interest Spread for the initial one-year indexed term

<sup>5</sup> Credited to paid premium received during indicated years

<sup>6</sup> Monthly Indexed Cap for the initial two-year indexed term

<sup>7</sup> All guarantee periods may not be available at the same time.

<sup>8</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

Insurance products issued by:  
The Lincoln National Life Insurance Company

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	Premium	Premium Bonus <sup>5</sup>	Fixed Interest Rate	Performance Triggered Specified Rate <sup>1</sup>	2-Year Point-to-Point Cap	2-Year Monthly Cap Indexed Account
<b>OptiPoint 8</b>	< \$100K ≥ \$100K	2.00% (yrs. 1–3) 3.00% (yrs. 1–3)	2.05% ▼	3.40%	8.75%	2.40% ▼
<b>OptiPoint 10</b>	< \$100K ≥ \$100K	3.00% (yrs. 1–4) 4.00% (yrs. 1–4)	2.05% ▼	3.40%	8.75%	2.40% ▼

### Fixed annuities

	Premium	Initial Interest Rate
<b>Long-Term Care</b> (seven-year interest rate guarantee period)	All applicable premiums	1.85% ▼

	Premium	Guarantee Period <sup>7</sup>		
		5 Years	7 Years	10 Years
<b>MYGuarantee Plus</b> (Interest rates are guaranteed for the entire period <sup>8</sup> )	< \$100K	3.20% ▼	3.10% ▼	3.10% ▼
	≥ \$100K	3.50% ▼	3.25% ▼	3.30% ▼

### 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.

## Contact your representative for more information.

### Important information:

**NOTE:** Fixed Indexed Annuities are only issued on the 1st, 8th, 15th, and 22nd of each month. Applicable rates are determined by the date the policy (also known as contract) is issued. A policy will be issued on the issue date following receipt of the completed paperwork including premium and appropriate licensing and contracting information at the home office. **Interest is not credited between the date premium is received and the date the policy is issued.**

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All interest rates are expressed as annual effective interest rates, except for indexed interest since it is credited at the end of an indexed term.

Rates are subject to change without prior notice. All products are not available in all states or firms. Check with your firm for approved product.

*Lincoln OptiChoice*<sup>SM</sup> flexible premium deferred annuity (contract form 05-606), *Lincoln OptiPoint*<sup>®</sup> flexible premium deferred annuity (contract form 06-610), *Lincoln New Directions*<sup>SM</sup> single premium deferred annuity (contract form 94-523), *Lincoln MYGuarantee*<sup>SM</sup> Plus fixed annuity (contract form 09-612MY), and state variations are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN (fixed indexed annuities may be referred to as “equity indexed annuity” in certain states). **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Contract may be referred to as “certificate” in certain states. The contract may be subject to a Market Value Adjustment. The certificate is a group annuity certificate issued under a group annuity contract issued by The Lincoln National Life Insurance Company to a group annuity trust. **Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

*Lincoln Long-Term Care*<sup>SM</sup> Fixed Annuity (Contract Form 06-608, or state variation) with Long-Term Care Benefits Rider (Form AE- 227, or state variation), Long-Term Care Coverage Endorsement (Form AE-235, or state variation) and Contract Amendment for Long –Term Care Benefits (Form AE-236, or state variation) are issued by The LincolnNational Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker/dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Products and features subject to state availability.

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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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Order code: FA-FAR-RST002



# INTEREST RATE SUMMARY

Rates effective October 16, 2018



## Bonus Index Annuities

### MarketTwelve Bonus Index®

Rates effective December 15, 2016

1-Year Interest Account	1.30%
1-Year Point-to-Point Cap	2.50%
1-Year Daily Average Cap	2.75%
1-Year Monthly Average Participation	40.00%
1-Year Monthly Cap	1.10%
2-Year Monthly Average Cap	6.00%

### MarketPower Bonus Index®

Rates effective December 15, 2016

1-Year Interest Account	1.50%
1-Year Point-to-Point Cap	3.00%
1-Year Daily Average Cap	3.50%
1-Year Monthly Average Participation	50.00%
1-Year Monthly Cap	1.20%
2-Year Monthly Average Cap	8.00%

### MarketBooster Index®

Rates effective December 15, 2016

1-Year Interest Account	1.65%
1-Year Point-to-Point Cap	3.50%
1-Year Daily Average Cap	4.00%
1-Year Monthly Average Participation	50.00%
1-Year Monthly Cap	1.25%

### MarketTen Bonus Index®

Rates effective September 17, 2018

1-Year Interest Account	2.00%
1-Year Point-to-Point Cap	5.00%
1-Year Daily Average Cap	6.00%
1-Year Monthly Average Participation	60.00%
1-Year Monthly Cap	1.30%
2-Year Monthly Average Cap	8.00%

### Builder Bonus Index®

(only in CT, DE, MN, MT, NV, OK, OR, TX, UT, WA)

Rates effective September 17, 2018

1-Year Interest Account	2.00%
1-Year Point-to-Point Cap	5.00%
1-Year Daily Average Cap	6.00%
1-Year Monthly Average Participation	60.00%
1-Year Monthly Cap	1.30%
2-Year Monthly Average Cap	8.00%

## Index Annuities

### DynaMARC Index®

Rates effective December 15, 2016

1-Year Interest Account	2.60%
1-Year Dynamo Point-to-Point Participation	80.00%
2-Year Dynamo Point-to-Point Participation	100.00%
1-Year S&P 500® Point-to-Point Cap	5.00%
1-Year S&P 500® Monthly Cap	1.85%

### Accumulator MarcSeven Index®

Rates effective September 17, 2018

1-Year Interest Account	3.00%
1-Year Dynamo Point-to-Point Participation	90.00%
2-Year Dynamo Point-to-Point Participation	100.00%
1-Year S&P 500® Point-to-Point Cap	6.00%
1-Year S&P 500® Monthly Cap	1.75%

### Income MarcSeven Index®

Rates effective September 17, 2018

1-Year Interest Account	2.25%
1-Year Dynamo Point-to-Point Participation	75.00%
2-Year Dynamo Point-to-Point Participation	90.00%
1-Year S&P 500® Point-to-Point Cap	5.00%
1-Year S&P 500® Monthly Cap	1.40%

### MarketValue Index®

Rates effective September 17, 2018

1-Year Interest Account	2.75%
1-Year Point-to-Point Cap	6.00%
1-Year Point-to-Point Participation	55.00%
1-Year Monthly Average Cap	7.00%
1-Year Monthly Average Participation	100.00%
1-Year Monthly Cap	1.90%
2-Year Monthly Average Cap	20.00%



## Single Premium Immediate Annuity

### Confidence Income Annuity®

Rates effective September 17, 2018

Monthly guaranteed payment on \$100,000 premium

Fixed Period	Payment Amount
5 years	\$1,741.28
10 years	\$944.12
15 years	\$684.72
20 years	\$563.12

  

Life Only	Payment Amount
Male 65	\$568.76
Female 65	\$520.30
Joint Male 65/Female 65	\$457.97

## Multi-Year Guarantee Annuities

### Certainty Select®

Rates effective May 15, 2018

Guarantee Period	
3-year	2.50%
5-year	3.00%
6-year	3.10%
8-year	3.20%
10-year	3.25%

## Traditional Fixed Annuity

### ChoiceFour®

Rates effective October 16, 2018

	Surrender	Year 1
Base Contract	9-year	3.25%
MVA Option	9-year	3.25%
Liquidity Option	6-year	3.00%
Liquidity & MVA Options	6-year	3.00%

Rate Hold: Original applications must be received in good order at EquiTrust by the day prior to the rate effective date to hold previous rate. Rates on 1035 Exchanges and Qualified Plan Transfers will be held for 60 days from the date the application and supporting documents are received at EquiTrust. Funds received after 60 days will receive the interest rate in effect when the funds are received.

Interest Rate Summary Availability: EquiTrust does not print the Interest Rate Summary for mailing purposes. Rates are available online at [Agents.EquiTrust.com](http://Agents.EquiTrust.com) ► Annuity Agent ► Interest Rates. Or call Sales Support at 866/598-3694. Interest Rate Summary is updated continuously; please check for latest rates before presenting to clients.

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