

Multi Year Guaranteed Annuity Rates
February 1, 2019

Company	Product	Guar Period	Rate <250k	Rate 250K+	Issue Ages	Age Bands	Commission
Guggenheim	Preserve	3	3.00%	3.10%	0-90	0-80	1.00%
						81-85	0.75%
						86-90	0.50%
Guggenheim	Preserve	4	3.10%	3.20%	0-90	0-80	1.75%
						81-85	1.31%
						86-90	0.88%
Guggenheim	Preserve	5	3.15%	3.25%	0-90	0-80	2.50%
						81-85	1.88%
						86-90	1.25%
Guggenheim	Preserve	6	3.20%	3.30%	0-80	0-80	2.50%
						81-85	1.88%
						86-90	1.25%
Guggenheim	Preserve	7	3.25%	3.35%	0-90	0-80	2.50%
						81-85	1.88%
						86-90	1.25%
Guggenheim	Preserve	8	3.30%	3.40%	0-90	0-80	2.50%
						81-85	1.88%
						86-90	1.25%
Guggenheim	Preserve	9	3.35%	3.45%	0-90	0-80	2.50%
						81-85	1.88%
						86-90	1.25%
Guggenheim	Preserve	10	3.40%	3.50%	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 2/1/19.¹

	Premium	Initial fixed interest rate	Performance Triggered Specified Rate ¹	2-Year Point-to-Point Cap ²	
Lincoln New Directions® 6 (six-year fixed interest rate guarantee period)	< \$100K	2.65% ▼	4.00% ▼	11.50% ▼	
	≥ \$100K	2.90% ▼	4.45% ▼	13.50% ▼	
Lincoln New Directions® 8 (eight-year fixed interest rate guarantee period)	< \$100K	2.50%	3.75% ▼	9.75% ▼	
	≥ \$100K	2.65%	4.30% ▼	11.75% ▼	
	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
Lincoln OptiBlend® 5	< \$100K	2.60%	1.25%	4.00% ▼	5.50% ▼
	≥ \$100K	3.05%	1.05%	4.50% ▼	6.50% ▼
Lincoln OptiBlend® 7	< \$100K	2.35%	2.10%	3.90% ▼	4.50% ▼
	≥ \$100K	2.50%	1.60%	4.00% ▼	5.75% ▼
Lincoln OptiBlend® 10	< \$100K	2.40%	1.45%	4.25% ▼	5.50% ▼
	≥ \$100K	2.50%	1.20%	4.50% ▼	6.25% ▼
Lincoln OptiBlend® Plus 6% premium bonus (for deposits received in years 1-4)	< \$100K	1.60% ▼	2.70%	3.10% ▼	3.75% ▼
	≥ \$100K	1.65% ▼	2.35%	3.35% ▼	4.75% ▼
	Premium	Fixed interest rate	Performance Triggered Specified Rate	Monthly Indexed Cap ³	1-Year Indexed Interest Spread ⁴
Lincoln OptiChoiceSM 5	< \$100K	2.35%	3.70% ▼	1.60%	2.30%
	≥ \$100K	2.50%	4.00% ▼	1.65%	1.85%
Lincoln OptiChoiceSM 7	< \$100K	2.45%	4.00% ▼	1.70%	2.10%
	≥ \$100K	2.55%	4.20% ▼	1.80%	1.60%
OptiChoiceSM 9	< \$100K	2.45%	4.20% ▼	1.80%	1.60%
	≥ \$100K	2.65%	4.50% ▼	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.

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

² Indexed Interest Cap for the initial two-year indexed term.

³ Monthly Indexed Cap for the initial one-year indexed term.

⁴ Indexed Interest Spread for the initial one-year indexed term.

⁵ Credited to paid premium received during indicated years.

⁶ Monthly Indexed Cap for the initial two-year indexed term.

⁷ All guarantee periods may not be available at the same time.

⁸ 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

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

	Premium	Premium Bonus ⁵	Fixed interest rate	Performance Triggered Specified Rate ¹	Indexed Interest Cap	Monthly Indexed Cap ⁶
Lincoln OptiPoint® 8	< \$100K ≥ \$100K	3.00%	1.90%▼	3.15%▼	8.25%▼	2.40%
Lincoln OptiPoint® 10	< \$100K ≥ \$100K	4.00%	1.90%▼	3.15%▼	8.25%▼	2.40%

Fixed annuities

	Premium	Initial Interest Rate
Lincoln Long-Term CareSM (seven-year interest rate guarantee period)	All applicable premiums	1.70%▼

	Premium	Guarantee Period ⁷		
		5 Years	7 Years	10 Years
Lincoln MYGuaranteeSM (Interest rates are guaranteed for the entire period ⁸)	< \$100K	3.05%▼	2.95%▼	2.95%▼
	≥ \$100K	3.35%▼	3.10%▼	3.15%▼

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: 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.

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.

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 New Directions® fixed indexed annuities contract forms ICC17-622 or 94-523 and state variations, *Lincoln OptiBlend®* fixed indexed annuities contract forms ICC1515-619 or 15-619 and state variations, *Lincoln OptiChoiceSM* fixed indexed annuities contract forms ICC1515-619 or 05-606 and state variations, and *Lincoln OptiPoint®* fixed indexed annuities (contract form 06-610 and state variations) are issued by The Lincoln National 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. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.

Lincoln Long-Term CareSM Fixed Annuity contract form 09-612 (with MVA) or 09-608 (no MVA) and state variations with Long-Term Care Benefits Rider (form AE- 227, and state variations), Long-Term Care Coverage Endorsement (form AE-235 and state variations) and Contract Amendment for Long-Term Care Benefits (form AE-236 and state variations) and *Lincoln MYGuaranteeSM* Plus fixed annuity (contract form 09-612MY and state variations) are issued by The Lincoln National 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. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Contract may be referred to as "policy" or "certificate" in certain states (certificate may not be available in all states). 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.

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 these are already afforded tax-deferred status.

Products and features are subject to state availability. Limitations and exclusions apply. Not available in New York.

For agent or broker use only. Not for use with the 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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Interest Rate Summary

Rates effective January 15, 2019



Index Annuities

MarketPower Bonus Index®

Rates effective January 15, 2019

	Rates If Income Rider Not Elected	Rates If Income Rider Elected
1-Year Interest Account	1.50%	1.00%
1-Year Point-to-Point Cap	3.00%	2.00%
1-Year Monthly Average Cap	3.50%	2.75%
1-Year Monthly Average Part	50.00%	30.00%
1-Year Monthly Cap	1.20%	1.00%
2-Year Monthly Average Cap	8.00%	6.00%

MarketTen Bonus Index®

Rates effective January 15, 2019

	Rates If Income Rider Not Elected	Rates If Income Rider Elected
1-Year Interest Account	2.00%	1.90%
1-Year Point-to-Point Cap	5.00%	3.75%
1-Year Monthly Average Cap	6.00%	6.00%
1-Year Monthly Average Part	60.00%	45.00%
1-Year Monthly Cap	1.30%	1.00%
2-Year Monthly Average Cap	8.00%	6.00%

MarketValue Index®

Rates effective January 15, 2019

	Rates If Income Rider Not Elected	Rates If Income Rider Elected
1-Year Interest Account	2.75%	2.25%
1-Year S&P 500® Point-to-Point Cap	6.00%	4.75%
1-Year S&P 500® Point-to-Point Participation	55.00%	40.00%
1-Year S&P 500® Monthly Average Cap	7.00%	5.50%
1-Year S&P 500® Monthly Average Participation	100.00%	60.00%
1-Year S&P 500® Monthly Cap	1.90%	1.60%
2-Year S&P 500® Monthly Average Cap	20.00%	15.00%
1-Year Dynamo Point-to-Point Participation	80.00%	75.00%
2-Year Dynamo Point-to-Point Participation	100.00%	95.00%

MarketSeven Index™

Rates effective January 15, 2019

	Rates If Income Rider Not Elected	Rates If Income Rider Elected
1-Year Interest Account	3.00%	2.25%
1-Year S&P 500® Point-to-Point Cap	6.00%	5.00%
1-Year S&P 500® Point-to-Point Participation	45.00%	38.00%
1-Year S&P 500® Monthly Average Cap	7.00%	5.00%
1-Year S&P 500® Monthly Average Participation	70.00%	60.00%
1-Year S&P 500® Monthly Cap	1.75%	1.50%
2-Year S&P 500® Monthly Average Cap	15.00%	12.00%
1-Year Dynamo Point-to-Point Participation	90.00%	75.00%
2-Year Dynamo Point-to-Point Participation	100.00%	90.00%

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 ► 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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