

Rates & Commissions Effective 1/1/09

Hot New Indexed Annuity: see OptiChoice 5,7,9

Lincoln Financial's Annuity Hot Picks

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12/31/2008

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
Lincoln Financial						
		Best A+ S&P AA+ Fitch AAA				
Optipoint 10	Index Options:	\$5000 NQ	10% (after 1st yr)	10 Years	0-80	7.00%
FPDA		\$2000 Q	5X5 Annuitization Optional	10-9-8-7-6-5-4-3-2-1-0		Ages 76-80 4.75%
includes 3% Premium Bonus	Fixed Account	\$50/Month		+/- MVA		
on all Premium 1st 4 yrs	(Guaranteed min: 1.50%)	4.30%				
Not avail: AK,DE,MN,NY,OR,UT	Performance Triggered EIA		Premium \$100K + add 1% to premium bonus on all years offered			
	If S&P >=0, then 1 Year (guar min 2.5%)	7.55%		12 Years	0-75	8.00%
	2-Year Point-to-Point EIA			12-11-10-9-8-7-6-5-4-3-2-1		
Optipoint 12	Indexed Interest Cap:(guar min 7%)	19.80%		+/- MVA		
FPDA	2-Year Monthly Cap EIA		Riders where available:			
includes 4% Premium Bonus	Monthly Index Cap:(guar min 1%)	4.70%	Nursing Home and Terminal Illness			
on all Premium 1st 5 yrs	Guar Min: 100% of premium at 1-3% (varies by state)					
Not avail: AK,CT,DE,MN,NY,OR,UT,WA						Optional Trail Available
OptiChoice 5,7,9						
not available in: NY,OR	Annual Point to Point Cap	Monthly Cap	Monthly Avg. Spread	5 Years	0-85	5 Year
	<\$100K >\$100k	<\$100K >\$100k	<\$100K >\$100k			
	5 Year: 8.35% 8.65%	5 Year: 3.65% 3.75%	5 Year: 9.00% 9.00%	9-8-7-6-5		5.00%
	7 Year: 9.00% 9.30%	7 Year: 3.80% 3.90%	7 Year: 9.00% 9.00%	+/- MVA		3.75% Ages 76-80
FPDA	9 Year: 9.15% 9.45%	9 Year: 3.85% 3.95%	9 Year: 9.00% 9.00%			2.50% Ages 81-85
offering 1 Year						
<i>Fixed & Indexed Accounts</i>	Fixed Rates		LIVING INCOME	7 Years	0-85	7 Year
	<\$100K >\$100k	\$5,000 NQ	RIDER	9-8-7-6-5-4-3		6.00%
	5 Year: 4.20% 4.35%	\$2,000 Q	10% of Accumulation Value	+/- MVA		4.50% Ages 76-80
	7 Year: 4.50% 4.65%	\$50 Add'l Flex Prem	beginning first year			3.00% Ages 81-85
	9 Year: 4.55% 4.70%					
	Contract Guar. Min. Interest Rates on 100% of Premium:		Riders where available:	9 Years	0-80	9 Year
	5 Yr. 1.25% 7 Yr. 1.50% 9 Yr. 1.75%		Nursing Home and Terminal Illness	9-8-7-6-5-4-3-2-1		7.00%
	Guaranteed minimums:		+/- MVA			5.25% Ages 76-80
	Fixed 1.75% Indexed Int cap 2.50%		Optional 5x5 Annuitization			Optional Trail Available
	Monthly Indexed Cap 1.00%					
	Maximum Indexed Int spread 9%					
Lincoln New Directions 6						
SPDA	Fixed Account	Min: \$10,000	\$100k+	10% once per year	6 Years	0-85
Not available in:MN,NY,OR	MYGA-6 Year	4.80%	4.95%	After the 1st year	9-8-7-6-4.75-3.5	2.75% Ages 76-80
	*Performance Triggered EIA			2X5 Annuitization Optional	+/- MVA	1.75% Ages 81-85
	If S&P >=0, then 1 Year (guar min 3%)	8.35%	8.60%	LIVING INCOME		
	2-Year Point-to-Point EIA			RIDER		
	Indexed Interest Cap:(guar min 10%)	22.45%	23.20%	Riders where available:		
	Guar Min: 100% of premium at 1.75%			Nursing Home and Terminal Illness		
	* Performance Triggered Account Not Avail. In WA					Optional Trail Available
Lincoln New Directions 8						
SPDA	Fixed Account	Min: \$10,000	\$100k+	10% once per year	8 Years	0-85
Not available in:MN,NY,OR	MYGA-8 Year	4.90%	5.05%	After the 1st year	9-8-7-6-4.75-3.5-2-.75	3.50% Ages 76-80
	*Performance Triggered EIA			2X5 Annuitization Optional	+/- MVA	2.25% Ages 81-85
	If S&P >=0, then 1 Year (guar min 3%)	8.55%	8.80%	LIVING INCOME		
	2-Year Point-to-Point EIA			RIDER		
	Indexed Interest Cap:(guar min 10%)	22.95%	23.70%	Riders where available:		
	Guar Min: 100% of premium at 2%			Nursing Home and Terminal Illness		
	* Performance Triggered Account Not Avail. In WA					Optional Trail Available
Classic 5,7						
Not available in: MN	\$99,000 \$100,000+				0-85	
	5 Year: 4.55%* 5.55%**	\$10,000		10% per year	9-8-7-6-5	4.00%
	7 Year: 5.95%** 6.95%***	\$10,000		or systematic withdrawal of 10%	+/- MVA	2.75% Ages 76-80
SPDA	* includes 1.00% 1st Yr bonus			available in year 1		1.50% Ages 81-85
	** includes 2.00% 1st Yr bonus			5X5 Annuitization Optional		Optional Trail Available
	*** includes 3.00% 1st Yr bonus			Guaranteed Min. 1.00% (varies by sta	9-8-7-6-5-4-3	5.00%
				+/- MVA		3.50% Ages 76-80
						1.75% Ages 81-85

Rates & Commissions Subject to Change without Notice.