

New York Indexed Annuities
One Resource Group
888-467-6755

Company	Lincoln National Life	Lincoln National Life	Lincoln National Life
Rating	A.M. Best A, S&P AA-	A.M. Best A, S&P AA-	A.M. Best A, S&P AA-
Product	Lincoln OptiChoice NY 5	Lincoln OptiChoice NY 7	Lincoln OptiChoice NY 9
Type	Flexible premium (\$50 addns)	Flexible premium (\$50 addns)	Flexible premium (\$50 addns)
Crediting Method	1-Year Performance Triggered Indexed Account (If after a one-year term the S&P 500 Index has a positive change or remains flat, your account earns an additional specified rate.) Fixed Account (Credited and is compounded daily)	1-Year Performance Triggered Indexed Account (If after a one-year term the S&P 500 Index has a positive change or remains flat, your account earns an additional specified rate.) Fixed Account (Credited and is compounded daily)	1-Year Performance Triggered Indexed Account (If after a one-year term the S&P 500 Index has a positive change or remains flat, your account earns an additional specified rate.) Fixed Account (Credited and is compounded daily)
Features	Death benefit = to accum. value. 10% free withdrawals each yr. Nursing home/term. illness waiver.	Death benefit = to accum. value. 10% free withdrawals each yr. Nursing home/term. illness waiver.	Death benefit = to accum. value. 10% free withdrawals each yr. Nursing home/term. illness waiver.
Participation Rate	N/A	N/A	N/A
Spread	N/A	N/A	N/A
Cap	Specified Rate: 0.35% (\$100K or more: .65%)	Specified Rate: .55% (\$100K or more: .80%)	Specified Rate: 1.30% (\$100K or more: 1.50%)
Fixed Rate	1.25% (1.40% \$100K+)	1.35% (1.50% \$100K+)	1.80% (1.90% \$100K+)
Surrender Period	Five Years 9,8,7,6,5	Seven Years 9,8,7,6,5,4,3	Nine Years 9,8,7,6,5,4,3,2,1
Issue Ages	0-85	0-85	0-80
Min. Premium	\$5,000 (\$2,000 qualified)	\$5,000 (\$2,000 qualified)	\$5,000 (\$2,000 qualified)
Min. Guarantee	1% on 100% of premium	1% on 100% of premium	1% on 100% of premium
State Approvals	NY Only	NY Only	NY Only
Street Commissions	3.50% 2.60% 76-80 1.75% 81-85	4.00% 3.00% 76-80 2.00% 81-85	5.00% 3.75% 76-80