

Multi Year Guaranteed Annuity Rates
September 1, 2020

Company	Product	Guar Period	Rate <250k	Rate 250K+	Issue Ages	Age Bands	Commission	Column1
Guggenheim	Preserve	3	2.00%	2.10%	0-90	0-80	1.00%	
						81-85	0.0075	
Guggenheim	Preserve	4	2.20%	2.30%	0-90	0-80	1.00%	
Guggenheim	Preserve	5	2.40%	2.50%	0-90	86-90	0.88%	
						86-90	0.88%	
Guggenheim	Preserve	6	2.50%	2.60%	0-90	0-80	2.50%	
						81-85	0.0188	
Guggenheim	Preserve	7	2.60%	2.70%	0-90	0-80	2.50%	
						81-85	1.88%	
Guggenheim	Preserve	8	2.65%	2.75%	0-90	0-80	2.50%	
						81-85	1.88%	
Guggenheim	Preserve	9	2.70%	2.80%	0-90	0-80	2.50%	
						81-85	1.88%	
Guggenheim	Preserve	10	2.80%	2.90%	0-90	0-80	2.50%	
						81-85	1.88%	
						86-90	1.50%	
Oxford (A-)								
Oxford	Multi Select	3	2.00%	2.00%	18-80	18-75	1.00%	
				(20K +350K)		76-80	0.10%	
Oxford	Muti Select	4	2.80%	2.80%		86-90	1.25%	
						76-80	0.75%	
Oxford	Multi Select	5	2.75%	2.75%	18-80	18-75	2.50%	
						76-80	1.50%	
Oxford	Multi Select	6	2.90%	2.90%	18-80	18-75	2.50%	
						76-80	1.50%	
Oxford	Multi Select	7	2.90%	2.90%	18-80	18-75	2.50%	
						76-80	1.50%	
Oxford	Multi Select	8	2.95%	2.95%	18-80	18-75	2.75%	
						76-80	1.75%	
Oxford	Multi Select	9	2.90%	2.90%	18-80	18-75	2.75%	
						76-80	1.75%	
Oxford	Multi Select	10	3.00%	3.00%	18-80	18-75	3.00%	
						76-80	2.00%	
Sentinel								
Sentinel	Personal Choice	5	3.35%	3.35%	0-90	0-80	2.25%	
						81-90	1.50%	
Sentinel	Personal Choice	7	3.45%	3.45%	0-90	0-80	2.75%	
						81-90	2.00%	
Sentinel	Personal Choice	10	3.55%	2.00%	0-90	0-80	2.25%	
						81-90	1.50%	
*More information contact Sybil Price@1-800-642-0483 or sybilprice@saversmarketing.com								

Annuity Rate Sheet

Fixed indexed annuities

Effective for applications signed on or after 9/14/20.¹

	Premium	Fixed Account	1 Year S&P 500 7.5% Daily Risk Control Participation ²	1 Year S&P 500 Cap	1 Year S&P 500 Performance Triggered	
Lincoln New Directions[®] 6 (six-year fixed interest rate guarantee period)	< \$100K	1.00%	30.00%	2.00%	1.25%	
	≥ \$100K	1.00%	40.00%	2.25%	1.30%	
Lincoln New Directions[®] 8 (eight-year fixed interest rate guarantee period)	< \$100K	1.00%	30.00%	2.00%	1.70%	
	≥ \$100K	1.00%	40.00%	2.25%	1.75%	
	Premium	Fixed Account	1 Year Fidelity AIM Dividend Participation	1 Year S&P 500 5% Daily Risk Control Spread	1 Year S&P 500 Cap	1 Year S&P 500 Participation
Lincoln OptiBlend[®] 5	< \$100K	1.00%	35.00%	3.25%	2.00%	8.00%
	≥ \$100K	1.00%	45.00%	3.00%	2.00%	9.00%
Lincoln OptiBlend[®] 7	< \$100K	1.00%	25.00%	4.25%	2.00%	8.00%
	≥ \$100K	1.00%	35.00%	4.00%	2.00%	9.00%
Lincoln OptiBlend[®] 10	< \$100K	1.00%	35.00%	3.25%	2.00%	8.00%
	≥ \$100K	1.00%	45.00%	3.00%	2.00%	9.00%

Fixed annuities

	Premium	Guarantee period ³		
		5 years	7 years	10 years
Lincoln MYGuaranteeSM Plus (Interest rates are guaranteed for the entire period ³)	< \$100K	1.00%	1.10%	1.20%
	≥ \$100K	1.05%	1.15%	1.25%

Note: Arrows indicate a change from the previous rate announcement. Rate lock procedures vary by product line and transaction type. Please refer to the product-specific rate lock guidelines for complete details.

¹ Interest rates, specified rates, participation rates, spreads, and caps are based on product/contract features (including death benefit options), and are declared by The Lincoln National Life Insurance Company at its discretion. Subsequent rates may be higher or lower than the initial rates and may differ from those used for new contracts or for contracts issued at different times.

² Indexed account is not available in CA and is pending in VI.

³ All guarantee periods may not be available at the same time.

Updated rate sheets are available five business days prior to the effective date of a rate hold, rate increase or rate decrease. This is subject to change without notice.

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

To “lock in” rates before a rate change, paperwork including the signed application, and the ACORD transfer form (ACORD951) must be received by Lincoln within 14 calendar days of the application signed date. Applications received beyond 14 calendar days from the application signed date will receive the then current rate.

NOTE: Applicable rates are determined by the date the 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 New Directions® fixed indexed annuities (contract forms ICC17-622 or 94-523 and state variations) and *Lincoln OptiBlend*® fixed indexed annuities (contract forms ICC1515-619 or 15-619 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 MYGuarantee*SM Plus fixed annuity (contract form 09-612MY and state variations) is 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.

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

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.

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POD 9/20 **Z69**

Order code: FA-FAROB-RST001



EquiTrust Annuity All Product Summary

Index Annuities

Index Annuities	Bonus	Account Options	Rates If Income Rider Not Elected (as of 8/21/2020)	Rates If Income Rider Elected (as of 8/21/2020)	Surrender Charges	Ages	Premium	Riders
MarketPower Bonus Index®	10% of premium in year 1	1-Year Interest	1.15%	1.00%	14 Years ³ 20, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2%	0-75	1st Year Only	Income Rider with Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illness
		S&P 500 1-Year Point-to-Point Cap	2.25%	2.00%				
		S&P 500 1-Year Monthly Average Cap	2.50%	2.25%				
		S&P 500 1-Year Monthly Average Participation	25.00%	23.00%				
		S&P 500 1-Year Monthly Cap	1.30%	1.15%				
		S&P 500 2-Year Monthly Average Cap	5.00%	4.00%				
		Focus50 1-Year Point-to-Point Participation	45.00%	40.00%				
		Focus50 2-Year Point-to-Point Participation	65.00%	60.00%				
	Optional Income Rider		Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Income Rider Charge
	Premium, plus any applicable Premium Bonus, compounded at 6.00% annually for up to 10 years		Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage	May begin anytime after 1st contract year and age 50	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.	40-75	4.15% at Age 65 for Single Life Refer to MarketPower Agent Guide (ET-MPP-1102) for additional Income Withdrawal Percentages	Annual Fee of 1.25% of the Accumulation Value
MarketTen Bonus Index®	6% of premium in years 1-5	1-Year Interest	1.10%	1.00%	10 Years ³ 10, 10, 10, 10, 8.5, 7, 5.5, 4, 3, 1.5%	0-80	Flexible	Return of Premium, Income Rider with Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illness
		S&P 500 1-Year Point-to-Point Cap	2.25%	2.00%				
		S&P 500 1-Year Monthly Average Cap	2.50%	2.25%				
		S&P 500 1-Year Monthly Average Participation	23.00%	18.00%				
		S&P 500 1-Year Monthly Cap	1.20%	1.10%				
		S&P 500 2-Year Monthly Average Cap	5.00%	4.00%				
		Focus50 1-Year Point-to-Point Participation	45.00%	40.00%				
		Focus50 2-Year Point-to-Point Participation	65.00%	60.00%				
	Optional Income Rider		Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Income Rider Charge
	Premium, plus any applicable Premium Bonus, compounded at 6.50% annually for up to 10 years		Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage	May begin anytime after 1st contract year and age 50	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.	40-80	4.25% at Age 65 for Single Life Refer to MarketTen Bonus Agent Guide (ET-M10-1102) for additional Income Withdrawal Percentages	Annual Fee of 1.00% of the Accumulation Value
MarketValue Index®		1-Year Interest	2.50%	2.25%	10 Years ³ 12, 12, 12, 12, 11, 10, 8, 6, 4, 2%	0-80	Flexible	Income Rider with Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illness
		S&P 500 1-Year Point-to-Point Cap	4.25%	4.00%				
		S&P 500 1-Year Point-to-Point Participation	28.00%	25.00%				
		S&P 500 1-Year Monthly Average Cap	4.75%	4.50%				
		S&P 500 1-Year Monthly Average Participation	45.00%	35.00%				
		S&P 500 1-Year Monthly Cap	2.00%	1.80%				
		S&P 500 2-Year Monthly Average Cap	10.00%	9.00%				
		Focus50 1-Year Point-to-Point Participation	85.00%	75.00%				
	Focus50 2-Year Point-to-Point Participation	120.00%	100.00%					
	MARC 5% 1-Year Point-to-Point Participation	100.00%	90.00%					
Optional Income Rider		Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Income Rider Charge	
Premium, plus 10% Benefit Base Bonus on first-year premium, accumulated at 4.00% plus credited rate for up to 10 years		Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage	May begin anytime after 1st contract year and age 50	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.	40-80	4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages	Annual Fee of 0.95% of the Accumulation Value	
MarketSeven Index™		1-Year Interest	2.25%	2.00%	7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5, 3.5%	0-85	Flexible	Income Rider with Chronic-Illness Doubler, Nursing Home Waiver ⁴ , Terminal Illness
		S&P 500 1-Year Point-to-Point Cap	4.00%	3.75%				
		S&P 500 1-Year Point-to-Point Participation	26.00%	24.00%				
		S&P 500 1-Year Monthly Average Cap	4.50%	4.25%				
		S&P 500 1-Year Monthly Average Participation	43.00%	38.00%				
		S&P 500 1-Year Monthly Cap	1.90%	1.65%				
		S&P 500 2-Year Monthly Average Cap	9.00%	8.00%				
		Focus50 1-Year Point-to-Point Participation	80.00%	65.00%				
	Focus50 2-Year Point-to-Point Participation	115.00%	90.00%					
	MARC 5% 1-Year Point-to-Point Participation	90.00%	75.00%					
Optional Income Rider		Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Income Rider Charge	
Premium, plus 7% Benefit Base Bonus on first-year premium, compounded at 7.00% annually for up to 7 years		Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage	May begin anytime after 1st contract year and age 50	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.	40-85	4.30% at Age 65 for Single Life See MarketSeven Agent Guide (ET-MSI-1102) for additional Income Withdrawal Percentages	Annual Fee of 1.25% of the Accumulation Value	

* Minimum Guaranteed Rates for Index Annuities: 1-Year Interest: 1.00%; 1-Year Pt-to-Pt Cap: 1.00%; 1-Year Pt-to-Pt Part: 10%; 1-Year Monthly Avg Cap: 1.00%; 1-Year Monthly Avg Part: 10.00%; 1-Year Monthly Cap: 0.50%; 2-Year Monthly Avg Cap: 3.00%; 1-Year Barclays Focus50 Part: 10%; 2-Year Barclays Focus50 Part: 10%; 1-Year S&P MARC5 Part: 10%

• Free Withdrawals on Index Annuities: Interest only 1st contract year, 10% of Account Value years 2+



Fixed Annuities

Multi-Year Guarantee Annuities	Ages	Guarantee Period	Current Rates (as of 8/21/20)	Premium	Surrender Charges	Free Withdrawals	Death Benefit	Riders
Certainty Select®	0-90	3 Years	1.20%	Single	10,10,9% ³	Cumulative Interest Beginning Immediately	Full Accumulation Value	Nursing Home Waiver ⁴ , Terminal Illness
		5 Years	1.70%	Minimum \$10,000 NQ/Q Maximum \$1 Million ¹	10,10,9,9,8% ³			
		6 Years	1.85%		10,10,9,9,8,8% ³			
		8 Years	2.00%		10,10,9,9,8,8,7,7% ³			
		10 Years	2.20%		10,10,9,9,8,8,7,7,6,5% ³			

Traditional Fixed Annuity	Ages	Premium Bonus	Current Rates (as of 8/21/20) Year 1	Premiums	MVA	Surrender Charges	Free Withdrawals	Riders
ChoiceFour® (Base Contract)	0-85	None	2.40%	1st Year Only	None	9 Years ³ 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	Nursing Home Waiver ⁴ , Terminal Illness
ChoiceFour® (MVA)		1.50%	2.40%	Minimum \$10,000 NQ/Q Maximum \$1 Million ¹	Yes	9 Years ³ 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	
ChoiceFour® (Liquidity)		None	2.00%		None	6 Years ³ 12,11,10,9,8,7%	Interest only on 1st contract year, ² 10% of Account Value years 2+	
ChoiceFour® (Liquidity + MVA)		1.50%	2.00%		Yes	6 Years ³ 12,11,10,9,8,7%	Interest only on 1st contract year, ² 10% of Account Value years 2+	

Single Premium Immediate Annuity	Ages	Annuity Options	\$100,000 Premium		Minimum Payment	Payment Modes	Premium	Additional Notes	
			Current Rates (as of 8/21/2020)	Monthly Payment					
Confidence Income Annuity®	0-90	Fixed Period 5-20 Years	5-Year Fixed Period	\$1,671.15	\$100	Monthly Quarterly Semi-Annually Annually	Single	Payments may vary in states with Premium Tax: CA, ME, NV, SD, WV, WY	
			10-Year Fixed Period	\$907.59					
			15-Year Fixed Period	\$666.64					
			20-Year Fixed Period	\$546.47					
	0-85	Single & Joint Life	Life Only - Male 65	\$499.71			Minimum \$30,000 NQ/Q Maximum \$1 Million ¹		Life payments may vary by qualified type
			Life Only - Female 65	\$453.00					
			Joint Life - M65 / F65	\$398.58					

Rate Hold: 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 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.

¹Maximum cumulative premium for all products is \$1,000,000, including any inforce life policies or annuity contracts. Higher amounts require Home Office approval. After year 1, \$250,000 per contract year for MarketTen Bonus, MarketValue and MarketSeven

²By Current Company Practice

³May vary by state

⁴Available through age 80

Minimum Guaranteed Contract Value for all Index Annuities except MarketTen Bonus : 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2020 contracts). Minimum Guaranteed Contract Value for MarketTen Bonus: 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract rate (1% for 2020 contracts), less surrender charges. Minimum Guaranteed Contract Value for ChoiceFour: 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract rate (2% for 2020 contracts), less surrender charges. Minimum Guaranteed Contract Value for Certainty Select : 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2020 contracts).

