

Rates At-A-Glance

Lincoln WealthAdvantage® Indexed UL

New York

Plan ahead with a life insurance policy that gives you choices for the future. Build your legacy, create a potential source of tax-advantaged supplemental income or even protect a business.¹ With *Lincoln WealthAdvantage* Indexed UL, you'll enjoy:

- Income tax-free death benefit protection to help you pass more wealth to your beneficiaries
- Tax-efficient cash value growth potential to help supplement your retirement income
- A 1% guaranteed minimum interest rate, even in a market downfall

		Indexed account options ²		
		1-Year Point-to-Point High Participation	1-Year Point-to-Point Capped	1-Year Point-to-Point Uncapped
Cap		5.60%	6.00%	N/A
Participation rate		140%	100% ³	34.50%
Guaranteed floor⁴		1%	1%	1%
Hypothetical lookback rates	30-Year	4.48%	4.65%	4.31%
	25-Year	4.41%	4.60%	4.43%
	20-Year	4.15%	4.30%	3.66%
	15-Year	4.47%	4.63%	4.02%
	10-Year	4.79%	4.96%	4.12%
	5-Year	4.55%	4.67%	3.76%
	1-Year	4.45%	4.75%	4.30%

Please see page two for important information regarding hypothetical lookback rates.

Two more options for predictability and tax-efficient growth

The Dollar Cost Averaging (DCA) Account option offers

- Reduced volatility by automatically moving a portion of your premiums into indexed accounts each month
- A current 3% fixed rate on premiums that remain in the DCA account⁵
- A 1% guaranteed minimum interest rate

The Fixed Account option offers

- Predictable growth with a 2% interest rate
- A 1% guaranteed minimum interest rate

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



Ask your financial professional what *Lincoln WealthAdvantage®* Indexed UL can do for you.

¹ Cash distributions are taken through loans and withdrawals, which will reduce the policy's cash value and death benefit, and may have tax implications and cause the policy to lapse.

² Indexed interest rates are credited to amounts held in the indexed accounts for the 1-year term. If amounts are withdrawn from the indexed accounts prior to the end of the term, any interest earned for that term will be forfeited. Future caps and participation rates are subject to change.

³ The participation rate for the Capped Account is guaranteed at 100% and will not change.

⁴ While indexed accounts are protected by a 1% guaranteed minimum crediting rate, policy charges remain in effect and could reduce the policy value.

⁵ Dollar cost averaging cannot guarantee a profit above the 1% guarantee of the product.

Guarantees are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.

What you should know about hypothetical lookback rates:

The lookback rates are for illustrative purposes only, since *Lincoln WealthAdvantage®* Indexed UL was not available during the entire lookback period. The lookback rates are based on the average of annually compounded S&P 500 Index returns (excluding dividends) for the lookback period through 2019, using segments that mature on the 15th of each month, then applying the current cap and/or participation rate and guaranteed floor for each account option. Actual caps and/or participation rates would have been different over the different time periods and varied from time to time within those periods. The lookback rates reflect past S&P 500 Index changes, have no bearing on future changes in the S&P 500 Index, and are not guaranteed. Actual results may be better or worse than shown. Past performance is not indicative of future results.

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It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

This flier is only for use in the state of New York.

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Not insured by any federal government agency
Not guaranteed by any bank or savings association
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