



(A+, AA)



Raspberry Agency, Ltd.

Linda Youngblood, Annuity Brokerage Consultant  
Toll Free (800) 532-6715 \* Local (704) 372-2182**Issue Ages**

0-85 Owner/Annuitant

5/1/2011

**Current Rates**(w/ \$100K+ add 1.00% to  
the 1<sup>st</sup> year interest rate)

5 Year

1<sup>st</sup> Yr  
**3.00%**Yrs 2+  
**2.00%****Minimum Premium**

Single \$10,000 NQ and Q

**Surrender Charge (%)**

5 Year (9,8,7,6,5)

**MVA**

Yes

**Free Withdrawals**

10% Immediately

**Death Benefit**

Accumulation Value

**Waivers**

None Available

**Rate Hold**Lincoln Financial will hold rates for 60 days from the date  
the application is received at their Home Office.