



(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

2/01/2010

Current Rates**NEW
PRODUCT!!**

| | <u>\$10,000 - \$99,999</u> | <u>> \$100,000</u> |
|---------|----------------------------|-----------------------|
| 3 Year | 1.65% | 1.80% |
| 4 Year | 2.30% | 2.45% |
| 5 Year | 3.00% | 3.15% |
| 6 Year | 3.15% | 3.30% |
| 7 Year | 3.35% | 3.50% |
| 8 Year | 3.40% | 3.55% |
| 9 Year | 3.45% | 3.60% |
| 10 Year | 3.50% | 3.65% |

Minimum Premium

Single \$10,000 NQ and Q

Surrender Charge (%)

Varies by surrender period – call for details

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.