



(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

1/1/2012

Current Rates

	<u>\$10,000 - \$99,999</u>	<u><\$100,000</u>
3 Year	N/A	N/A
4 Year	N/A	N/A
5 Year	1.45%	1.60%
6 Year	1.75%	1.90%
7 Year	2.15%	2.30%
8 Year	2.20%	2.35%
9 Year	2.30%	2.45%
10 Year	2.30%	2.45%

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.