

**Credited Interest Rates Lincoln National Life Insurance Company and  
Lincoln Life & Annuity Company of New York  
Effective 01/01/2012  
Products available for new sales**

<b>Universal Life</b>	<b>Guaranteed Rate</b>	<b>Current Rate</b>	<b>Change</b>	<b>New Rate</b>	<b>Effective Date of Change</b>
<i>Lincoln LifeGuarantee</i> <sup>®</sup> UL 2011	3.00%	3.00%	0.00%	3.00%	No change
<i>Lincoln LifeGuarantee</i> <sup>®</sup> UL 2009	3.00%	3.00%	0.00%	3.00%	No change
<i>Lincoln DurationGuarantee</i> <sup>®</sup> UL	3.00%	3.00%	0.00%	3.00%	No change
<i>Lincoln LifeGuarantee</i> <sup>®</sup> Plus UL 2009	3.00%	3.70%	-0.70%	3.00%	01/01/2012
<i>Lincoln LifeCurrent</i> <sup>®</sup> UL	3.00%	4.00%	-1.00%	3.00%	01/01/2012
<i>Lincoln LifeReserve</i> <sup>®</sup> UL 2009					
• Years 1-15	3.50%	4.60%	-1.10%	3.50%	01/01/2012
• Years 1-15 with AB bonus	3.50%	4.85%	-1.35%	3.50%	01/01/2012
• Years 16+	3.50%	5.10%	-1.60%	3.50%	01/01/2012
• Years 16+ with AB bonus	3.50%	5.35%	-1.85%	3.50%	01/01/2012
<i>Lincoln LifeReserve</i> <sup>®</sup> Indexed UL 2011	1.00%	3.90%	-0.90%	3.00%	01/01/2012
<i>Lincoln LifeReserve</i> <sup>®</sup> Indexed UL 2009	1.00%	3.90%	-0.90%	3.00%	01/01/2012
<b>Survivorship Universal Life</b>	<b>Guaranteed Rate</b>	<b>Current Rate</b>	<b>Change</b>	<b>New Rate</b>	<b>Effective Date of Change</b>
<i>Lincoln LifeGuarantee</i> <sup>®</sup> SUL 2011	3.00%	3.00%	0.00%	3.00%	No change
<i>Lincoln LifeGuarantee</i> <sup>®</sup> SUL 2009	3.00%	3.00%	0.00%	3.00%	No change
<b>Variable Universal Life</b>	<b>Guaranteed Rate</b>	<b>Current Rate</b>	<b>Change</b>	<b>New Rate</b>	<b>Effective Date of Change</b>
<i>Lincoln AssetEdge</i> <sup>®</sup> VUL 2009	3.00%	4.05%	-1.05%	3.00%	01/01/2012
<i>Lincoln AssetEdge</i> <sup>®</sup> Exec VUL 2009	3.00%	4.05%	-1.05%	3.00%	01/01/2012
<i>Lincoln VUL</i> <sup>ONE</sup> 2010	3.00%	4.05%	-1.05%	3.00%	01/01/2012
<i>Lincoln SVUL</i> <sup>ONE</sup> 2007	4.00%	4.05%	-0.05%	4.00%	01/01/2012
<i>Lincoln SVUL</i> <sup>ONE</sup> 2007 – New York	3.00%	4.05%	-1.05%	3.00%	01/01/2012
<i>Lincoln PreservationEdge</i> <sup>SM</sup> SVUL	3.00%	4.05%	-1.05%	3.00%	01/01/2012
<i>American Legacy AssetEdge</i> <sup>SM</sup> VUL 2009	3.00%	4.05%	-1.05%	3.00%	01/01/2012
<i>American Legacy PreservationEdge</i> <sup>SM</sup> SVUL	3.00%	4.05%	-1.05%	3.00%	01/01/2012
<b>Premium Deposit Funds</b>	<b>Guaranteed Rate</b>	<b>Current Rate</b>	<b>Change</b>	<b>New Rate</b>	<b>Effective Date of Change</b>
Universal Life – Other than Indexed UL	1.00%	2.50%	0.00%	2.50%	No change
Indexed UL	1.00%	2.50%	0.00%	2.50%	No change
Variable Universal Life	1.00%	2.50%	0.00%	2.50%	No change

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Current as of 1/1/2012