

## What are the maximum illustrated rates for Lincoln’s currently sold traditional Indexed UL products under AG49?

Product	AG49 Maximum Rate
<i>Lincoln WealthAdvantage</i> <sup>SM</sup> Indexed UL - Nationwide	6.53%
<i>Lincoln WealthAdvantage</i> <sup>SM</sup> Indexed UL – New York * *subject to state approval	6.40%
<i>Lincoln LifeReserve</i> <sup>®</sup> Indexed UL Accumulator (2014) - Nationwide	7.46%
<i>Lincoln LifeReserve</i> <sup>®</sup> Indexed UL Accumulator (2014) – New York	7.32%
<i>Lincoln LifeReserve</i> <sup>®</sup> Indexed UL Protector - Nationwide	7.02%
<i>Lincoln WealthPreserve</i> <sup>SM</sup> Survivorship IUL - Nationwide	7.02%
<i>Lincoln WealthPreserve</i> <sup>SM</sup> Survivorship IUL – New York	6.94%

## How does the AG49 maximum rate apply to the various accounts offered under a product?

No account can exceed the AG49 maximum as set by the Benchmark Index Account, regardless of historical lookbacks. A carrier may choose to apply a lower maximum rate as determined by a historical lookback on each individual account.

## Can carriers continue to offer accounts that have attributes that vary from the Benchmark Index Account?

Yes. For example, accounts with a floor higher than 0%, and/or that use indexes other than the S&P 500, will continue to be allowed. However, these accounts cannot illustrate a rate higher than the Benchmark Indexed Account.

## Why will the optional Historical Report be removed from the illustration?

AG49 dictates that products cannot be illustrated above the maximum rate. This applies to all ledgers including supplemental. Since the new maximum rates are below the experience currently shown on a Historical Report, it will be no longer allowed.

## How often will the maximum illustration rates be revised?

Carriers will have to review maximum illustrated rates at least annually and make any updates within three months following the end of each calendar year since the historical lookback period will change each year.