



Additional Fixed Annuity Information
Market Value Adjustment: LMVA Composite OAS Index Rate*
(LMVA Composite Spread)

The following table provides the LMVA Composite Spread used in the calculation of the Market Value Adjustment (MVA) for certain fixed and fixed indexed annuity products.

Month	Year: 2007	Year: 2008	Year: 2009	Year: 2010	Year: 2011	Year: 2012	Year: 2013	Year: 2014	Year: 2015	Year: 2016	Year: 2017	Year: 2018	Year: 2019
January	0.88%	1.98%	5.55%	1.74%	1.56%	2.34%	1.41%	1.14%	1.30%	1.65%	1.22%	0.93%	1.52%
February	0.86%	2.26%	4.81%	1.71%	1.50%	2.07%	1.36%	1.16%	1.36%	1.94%	1.20%	0.86%	TBD
March	0.85%	2.47%	5.05%	1.73%	1.41%	1.85%	1.37%	1.10%	1.22%	1.98%	1.16%	0.95%	TBD
April	0.92%	2.89%	5.43%	1.49%	1.42%	1.77%	1.40%	1.05%	1.30%	1.64%	1.17%	1.10%	TBD
May	0.92%	2.44%	4.39%	1.44%	1.37%	1.86%	1.34%	1.01%	1.28%	1.46%	1.17%	1.08%	TBD
June	0.90%	2.35%	3.52%	1.84%	1.46%	2.08%	1.31%	1.02%	1.32%	1.49%	1.13%	1.15%	TBD
July	0.97%	2.65%	3.10%	1.92%	1.55%	2.03%	1.53%	0.99%	1.46%	1.56%	1.09%	1.24%	TBD
August	1.26%	2.88%	2.56%	1.73%	1.52%	1.80%	1.37%	0.98%	1.53%	1.44%	1.03%	1.10%	TBD
September	1.45%	3.04%	2.33%	1.84%	2.12%	1.71%	1.40%	1.01%	1.65%	1.35%	1.11%	1.13%	TBD
October	1.45%	4.41%	2.19%	1.75%	2.36%	1.57%	1.40%	1.12%	1.69%	1.38%	1.03%	1.06%	TBD
November	1.43%	5.75%	2.04%	1.67%	2.00%	1.38%	1.30%	1.17%	1.59%	1.32%	0.94%	1.18%	TBD
December	1.93%	6.07%	2.05%	1.69%	2.46%	1.47%	1.25%	1.23%	1.55%	1.30%	0.98%	1.35%	TBD

TBD = To be determined.

* The LMVA Composite OAS Index (Lincoln Market Value Adjustment (LMVA) Composite Option-Adjusted Spread (OAS) Index) rate is representative of the US Corporate Credit spreads for the last business day of the month preceding the calendar month for which the MVA Reference Rate applies. The LMVA Composite Spread is published monthly, and applies to certain fixed deferred annuity contracts issued after July 14, 2009. Refer to your contract for more information. Values shown prior to July 2009 are for historical reference only.

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