

*Lincoln ChoicePlusSM, American Legacy[®],
Lincoln Investor Advantage[®], Lincoln OptiChoiceSM and
Lincoln MyGuaranteeSM Plus*
Comparison at a Glance
Lincoln Life & Annuity Company of New York (“Company”, “Lincoln”)

Lincoln Life & Annuity Company of New York offers a variety of individual annuity products, including commission-based and fee-based annuity products. The information below identifies key differences between these products and is not intended to describe all product features, fees and charges that are the same across the products. Rider fees and fund operating costs are the same across these products so they are not specifically described here. Please refer to the applicable annuity prospectus or Disclosure Statement for a list of product features, fees and charges. Products are available at multiple broker/dealers, unless noted otherwise. This document is intended for informational purposes only; it is not intended nor should it be construed to be a recommendation of any broker/dealer or product. Please consult your financial professional if you have any questions or wish to discuss product features in detail.

Product Charge (ME&A/Death Benefit Charge)	Sales Charge	Account Fee	Surrender Charge Schedule	Persistency Credit	Access to Investment (Free Withdrawal Amount)	DCA Fixed Account
Account Value Death Benefit (AV DB) Guarantee of Principal Death Benefit (GOP DB) Enhanced Guaranteed Minimum Death Benefit (EGMDB) Highest Anniversary Death Benefit (HADB)						
Lincoln ChoicePlus AssuranceSM Series B-share (Commission-based annuity)						
AV DB: 1.25% GOP DB: 1.30% EGMDB 1.55%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 7% Year 2: 7% Year 3: 6% Year 4: 6% Year 5: 5% Year 6: 4% Year 7: 3%	None	Years 1-7: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 8+: Withdraw the total amount of purchase payments invested for seven years and all earnings.	Dollar cost averaging Fixed Account is available.
Lincoln ChoicePlus AssuranceSM Series C-share (Commission-based annuity)						
AV DB: 1.65% GOP DB: 1.70% EGMDB 1.95%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	None	Available after 12 th anniversary, 0.40%/year	No charges on withdrawals.	Dollar cost averaging Fixed Account is currently not available.
Lincoln ChoicePlus AssuranceSM Series L-share (Commission-based annuity)						
AV DB: 1.65% GOP DB: 1.70% EGMDB 1.95%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 7% Year 2: 7% Year 3: 6% Year 4: 6%	Available after 7 th anniversary, 0.40%/year	Years 1-4: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 5+: Withdraw the total amount of purchase payments invested for four years and all earnings.	Dollar cost averaging Fixed Account is available.

Product Charge (ME&A/Death Benefit Charge)	Sales Charge	Account Fee	Surrender Charge Schedule	Persistency Credit	Access to Investment (Free Withdrawal Amount)	DCA Fixed Account
Lincoln ChoicePlus AssuranceSM A-share (Commission-based annuity)						
AV DB: 0.75% GOP DB: 0.80% EGMDB 1.05%	1.0%-5.5%, depending on deposit size.	\$20 annually. Waived for contracts of \$50,000 or more or after the fifteenth contract year.	None	None	No charges on withdrawals.	Dollar cost averaging Fixed Account is available.
Lincoln ChoicePlusSM Signature 1 (Commission-based annuity)						
AV DB: 1.25% GOP DB: 1.30% EGMDB 1.55%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 7% Year 2: 7% Year 3: 6% Year 4: 6% Year 5: 5% Year 6: 4% Year 7: 3%	None	Years 1-7: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 8+: Withdraw the total amount of purchase payments invested for seven years and all earnings.	Dollar cost averaging Fixed Account is available.
Lincoln ChoicePlusSM Signature 2 (Commission-based annuity)						
AV DB: 1.60% GOP DB: 1.65% EGMDB 1.90%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 7% Year 2: 7% Year 3: 6% Year 4: 6%	Available after 4 th anniversary, 0.35%/year	Years 1-4: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 5+: Withdraw the total amount of purchase payments invested for four years and all earnings.	Dollar cost averaging Fixed Account is available.
Lincoln ChoicePlusSM Fusion (Commission-based annuity) – Available only at Edward Jones¹						
AV DB: 0.80% GOP DB: 0.85% EGMDB: 1.10%	Quarterly premium based charge of 0.15% - 0.70%, depending on deposit size.	\$50 annually. Waived for contracts of \$50,000 or more on a contract anniversary or after the fifteenth contract year.	None	None	No charges on withdrawals.	DCA Fixed Account is available.
Lincoln ChoicePlusSM Design 1 (Commission-based annuity) - Available only at Raymond James¹						
AV DB: 1.10% GOP DB: 1.15% EGMDB 1.40%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 6% Year 2: 6% Year 3: 5% Year 4: 5% Year 5: 4% Year 6: 3% Year 7: 2%	None	Years 1-7: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 8+: Withdraw the total amount of purchase payments invested for seven years and all earnings.	Dollar cost averaging Fixed Account is available.

Product Charge (ME&A/Death Benefit Charge)	Sales Charge	Account Fee	Surrender Charge Schedule	Persistency Credit	Access to Investment (Free Withdrawal Amount)	DCA Fixed Account
Lincoln ChoicePlusSM Design 2 (Commission-based annuity) - Available only at Raymond James¹						
AV DB: 1.55% GOP DB: 1.60% EGMDB 1.85%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 6% Year 2: 6% Year 3: 5% Year 4: 5%	Available after 4 th anniversary, 0.45%/year	Years 1-4: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 5+: Withdraw the total amount of purchase payments invested for four years and all earnings.	Dollar cost averaging Fixed Account is available.
Lincoln ChoicePlusSM Design 3 (Commission-based annuity) - Available only at Raymond James¹						
AV DB: 1.55% GOP DB: 1.60% EGMDB: 1.85%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 8.5% Year 2: 8% Year 3: 7% Year 4: 6% Year 5: 5% Year 6: 4% Year 7: 3%	Available after the 7 th anniversary, 0.45%/year	Years 1-7: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments, without a surrender charge. Years 8+: Withdraw the total amount of purchase payments invested for seven years and all earnings.	Dollar cost averaging Fixed Account is available.
Lincoln ChoicePlus AssuranceSM B-share (Prime) (Commission-based annuity) – Available only at Primerica¹						
GOP DB: 1.30% EGMDB: 1.55%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year	Year 1: 7% Year 2: 7% Year 3: 6% Year 4: 6% Year 5: 5% Year 6: 4% Year 7: 3%	None	Years 1-7: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 8+: Withdraw the total amount of purchase payments invested for seven years and all earnings.	Dollar cost Averaging Fixed Account is available.
Lincoln ChoicePlusSM Advisory (Fee-based annuity)						
GOP DB (ages under 81): 0.30% GOP DB (ages 81 and over): 0.50% HADB: 0.25% over ME&A* * Charged quarterly	None	\$50 annually. Waived for contracts of \$50,000.	None	None	No charges on withdrawals.	Dollar cost averaging Fixed Account is currently not available.
Lincoln ChoicePlus AssuranceSM A-share (Fee-based annuity)						
AV DB: 0.25% GOP DB: 0.30% EGMDB 0.55%	None	\$50 annually. Waived for contracts of \$50,000 or more.	None	None	No charges on withdrawals.	Dollar cost averaging Fixed Account is currently not available.

Product Charge (ME&A/Death Benefit Charge)	Sales Charge	Account Fee	Surrender Charge Schedule	Persistency Credit	Access to Investment (Free Withdrawal Amount)	DCA Fixed Account
American Legacy® Series B-share (Commission-based annuity)						
AV DB: 1.25% GOP DB: 1.30% EGMDB 1.55%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 7% Year 2: 7% Year 3: 6% Year 4: 6% Year 5: 5% Year 6: 4% Year 7: 3%	None	Years 1-7: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 8+: Withdraw the total amount of purchase payments invested for seven years and all earnings.	Dollar cost averaging Fixed Account is available.
American Legacy® Series C-share (Commission-based annuity)						
AV DB: 1.65% GOP DB: 1.70% EGMDB 1.95%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	None	Available after 12 th anniversary, 0.40%/year	No charges on withdrawals.	Dollar cost averaging Fixed Account is currently not available.
American Legacy® Series L-share (Commission-based annuity)						
AV DB: 1.65% GOP DB: 1.70% EGMDB 1.95%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 7% Year 2: 7% Year 3: 6% Year 4: 6%	Available after 7 th anniversary, 0.40%/year	Years 1-4: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 5+: Withdraw the total amount of purchase payments invested for four years and all earnings.	Dollar cost averaging Fixed Account is available.
American Legacy® Shareholder's Advantage (Commission-based annuity)						
AV DB: 0.75% GOP DB: 0.80% EGMDB 1.05%	1.0%-5.5%, depending on deposit size.	\$20 annually. Waived for contracts of \$50,000 or more or after the fifteenth contract year.	None	None	No charges on withdrawals.	Dollar cost averaging Fixed Account is available.
American Legacy® Signature 1 (Commission-based annuity)						
AV DB: 1.25% GOP DB: 1.30% EGMDB 1.55%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 7% Year 2: 7% Year 3: 6% Year 4: 6% Year 5: 5% Year 6: 4% Year 7: 3%	None	Years 1-7: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 8+: Withdraw the total amount of purchase payments invested for seven years and all earnings.	Dollar cost averaging Fixed Account is available.
American Legacy® Signature 2 (Commission-based annuity)						
AV DB: 1.60% GOP DB: 1.65% EGMDB 1.90%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 7% Year 2: 7% Year 3: 6% Year 4: 6%	Available after 4 th anniversary, 0.35%/year	Years 1-4: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 5+: Withdraw the total amount of purchase payments invested for four years and all earnings.	Dollar cost averaging Fixed Account is available.

Product Charge (ME&A/Death Benefit Charge)	Sales Charge	Account Fee	Surrender Charge Schedule	Persistency Credit	Access to Investment (Free Withdrawal Amount)	DCA Fixed Account
American Legacy® Fusion (Commission-based annuity) – Available only at Edward Jones¹						
AV DB: 0.80% GOP DB: 0.85% EGMDB: 1.10%	Quarterly premium based charge of 0.15% - 0.70%, depending on deposit size.	\$50 annually. Waived for contracts of \$50,000 or more on a contract anniversary or after the fifteenth contract year.	None	None	No charges on withdrawals.	DCA Fixed Account is available.
American Legacy® Design 1 (Commission-based annuity) - Available only at Raymond James¹						
AV DB: 1.10% GOP DB: 1.15% EGMDB 1.40%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 6% Year 2: 6% Year 3: 5% Year 4: 5% Year 5: 4% Year 6: 3% Year 7: 2%	None	Years 1-7: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 8+: Withdraw the total amount of purchase payments invested for seven years and all earnings.	Dollar cost averaging Fixed Account is available.
American Legacy® Design 2 (Commission-based annuity) - Available only at Raymond James¹						
AV DB: 1.55% GOP DB: 1.60% EGMDB 1.85%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 6% Year 2: 6% Year 3: 5% Year 4: 5%	Available after 4 th anniversary, 0.45%/year	Years 1-4: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 5+: Withdraw the total amount of purchase payments invested for four years and all earnings.	Dollar cost averaging Fixed Account is available.
American Legacy® Design 3 (Commission-based annuity) - Available only at Raymond James¹						
AV DB: 1.55% GOP DB: 1.60% EGMDB: 1.85%	None	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 8.5% Year 2: 8% Year 3: 7% Year 4: 6% Year 5: 5% Year 6: 4% Year 7: 3%	Available after the 7 th anniversary, 0.45%/year	Years 1-7: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments, without a surrender charge. Years 8+: Withdraw the total amount of purchase payments invested for seven years and all earnings.	Dollar cost averaging Fixed Account is available.
American Legacy® Advisory (Fee-based annuity)						
GOP DB (ages under 81): 0.30% GOP DB (ages 81 and over): 0.50% HADB: 0.25% over ME&A*	None	\$50 annually. Waived for contracts of \$50,000.	None	None	No charges on withdrawals.	Dollar cost averaging Fixed Account is currently not available.
* Charged quarterly						

Product Charge (ME&A/Death Benefit Charge)	Sales Charge	Account Fee	Surrender Charge Schedule	Persistency Credit	Access to Investment (Free Withdrawal Amount)	DCA Fixed Account
American Legacy® Shareholder's Advantage Fee-Based (Fee-based annuity)						
AV DB: 0.20% GOP DB: 0.30% EGMDB 0.55%	None	\$50 annually. Waived for contracts of \$50,000 or more.	None	None	No charges on withdrawals.	Dollar cost averaging Fixed Account is currently not available.

Product Charge (ME&A/Death Benefit Charge)	Account Fee	Surrender Charge Schedule	Access to Investment (Free Withdrawal Amount)	DCA Fixed Account
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**Account Value Death Benefit (AV DB)
Guarantee of Principal Death Benefit (GOP DB)**

American Legacy® Target Date Income B-share (Commission-based annuity)

AV DB: 0.90% GOP DB: 1.10%	\$35 annually. Waived for contracts of \$100,000 or more.	Year 1: 7% Year 2: 6% Year 3: 5% Year 4: 4% Year 5: 3%	Years 1-5: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 6+: Withdraw the total amount of purchase payments invested for five years and all earnings.	Dollar cost averaging Fixed Account is available.
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American Legacy® Target Date Income Advisory (Fee-based annuity)

AV DB: 0.10% GOP DB: 0.30%	\$50 annually. Waived for contracts of \$50,000 or more.	None	No charges on withdrawals.	Dollar cost averaging Fixed Account is currently not available.
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Product Charge (ME&A)	Account Fee	Surrender Charge Schedule	Large Account Credit	Access to Investment (Free Withdrawal Amount)	DCA Fixed Account
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Lincoln Investor Advantage® B-Share (Commission-based annuity)

0.95%	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	Year 1: 7% Year 2: 6% Year 3: 5% Year 4: 4% Year 5: 3%	Annual credit of 0.10%, if your contract value is at least \$250,000.	Years 1-5: Each year, withdraw up to the greater of 10% of the contract value or total purchase payments. Years 6+: Withdraw the total amount of purchase payments invested for five years and all earnings.	Dollar cost averaging Fixed Account is available.
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Lincoln Investor Advantage® C-Share (Commission-based annuity)

1.25%	\$35 annually. Waived for contracts of \$100,000 or more or after the fifteenth contract year.	None	Annual credit of 0.15%, if your contract value is at least \$250,000.	No charges on withdrawals.	Dollar cost averaging Fixed Account is currently not available.
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Product Charge (ME&A)	Account Fee	Surrender Charge Schedule	Large Account Credit	Access to Investment (Free Withdrawal Amount)	DCA Fixed Account
Lincoln Investor Advantage[®] Fee Based (Fee-based annuity) – Available only at TD Ameritrade					
0.30%	N/A	None	Annual credit of 0.15%, if your contract value is at least \$250,000.	No charges on withdrawals.	Dollar cost averaging Fixed Account is currently not available.
Lincoln Investor Advantage[®] Advisory (Fee-based annuity)					
0.10%	\$50 annually. Waived for contracts of \$50,000 or more.	None	Annual credit of 0.10%, if your contract value is at least \$250,000.	No charges on withdrawals.	Dollar cost averaging Fixed Account is currently not available.

Premium Type	Surrender Charge Period	Initial Interest Rate Guarantee	Link to Current Rates
OptiChoice 5 (Commission-based annuity)			
Flexible	5 Years Year 1: 9% Year 2: 8%, Year 3: 7% Year 4: 6% Year 5: 5% Years 6+: 0%	1 year	https://www.lfg.com/public/individual/exploreinsuranceannuities/annuities/fixedannuities/newyorkfixedandfixedindexedannuityproducts
OptiChoice 7 (Commission-based annuity)			
Flexible	7 Years Year 1: 9% Year 2: 8%, Year 3: 7% Year 4: 6% Year 5: 5% Year 6: 4% Year 7: 3% Years 8+: 0%	1 year	https://www.lfg.com/public/individual/exploreinsuranceannuities/annuities/fixedannuities/newyorkfixedandfixedindexedannuityproducts
OptiChoice 9 (Commission-based annuity)			
Flexible	9 Years Year 1: 9% Year 2: 8%, Year 3: 7% Year 4: 6% Year 5: 5% Year 6: 4% Year 7: 3% Year 8: 2% Year 9: 1% Years 10+: 0%	1 year	https://www.lfg.com/public/individual/exploreinsuranceannuities/annuities/fixedannuities/newyorkfixedandfixedindexedannuityproducts
MyGuarantee Plus (Commission-based annuity)			
Single	5 Years Year 1: 7% Year 2: 6%, Year 3: 5% Year 4: 4% Year 5: 3%	5 Years	https://www.lfg.com/public/individual/exploreinsuranceannuities/annuities/fixedannuities/newyorkfixedandfixedindexedannuityproducts
MyGuarantee Plus (Commission-based annuity)			
Single	7 Years Year 1: 7% Year 2: 6%, Year 3: 5% Year 4: 4% Year 5: 3% Year 6: 2% Year 7: 1% Years 8+: 0%	7 Years	https://www.lfg.com/public/individual/exploreinsuranceannuities/annuities/fixedannuities/newyorkfixedandfixedindexedannuityproducts

Premium Type	Surrender Charge Period	Initial Interest Rate Guarantee	Link to Current Rates
MyGuarantee Plus (Commission-based annuity)			
Single	10 Years Year 1: 7% Year 2: 6%, Year 3: 5% Year 4: 4% Year 5: 3% Year 6: 2% Year 7: 1% Years 8+: 0%	10 Years	https://www.lfg.com/public/individual/exploreinsuranceannuities/annuities/fixedannuities/newyorkfixedandfixedindexedannuityproducts

¹Certain riders that are generally available may not be available with these products.

Annuities are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

Charges or fees shown in this disclosure are the current charges and fees at the point of sale. Subject to change for future issues.