

LINCOLN NEW YORK ACCOUNT N FOR VARIABLE ANNUITIES

FORM 497VPI

(Initial summary prospectus for variable contracts filed pursuant to Securities Act Rule 497(k))

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Fiscal Year	12/31

LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK

Lincoln New York Account N for Variable Annuities

Lincoln ChoicePlusSM Fusion

**Supplement dated February 4, 2025 to the
Summary Prospectus for New Investors dated May 1, 2024**

This supplement outlines a change to the investment options under your individual variable annuity contract. All other provisions outlined in your summary prospectus, as supplemented, remain unchanged.

The **LVIP SSGA International Managed Volatility Fund** will not be available in contracts issued on or after February 18, 2025.

You can obtain information at no cost by contacting your registered representative or by sending an email request to CustServSupportTeam@lfg.com.

Please retain this supplement for future reference.