

FIXED ANNUITIES

The Lincoln Leader

JUNE 17, 2022
VOLUME 15, ISSUE 6

Lincoln Financial Group Contact Center update

Responding to meet customer needs – service levels continue to improve

It has been a challenging year for many businesses, Lincoln included. We are pleased to share that our hiring and training efforts have paid off, and our service levels continue to improve in the Life and Annuity Contact Center.

We continue to monitor the situation and we welcome your feedback.

Other service options to consider if you do encounter a longer hold time include:

- Call Back Assist – This feature allows callers to add themselves to a list and receive a call back from a contact center representative within a specified timeframe.
- In addition to using the call back assist feature, clients may also target their calls for off-peak hours (prior to 10 a.m. ET or after 3 p.m. ET).
- Web Services – Clients and financial professionals can access their online portal 24/7, via www.lincolnfinancial.com, and perform a variety of self-service activities, including viewing account details, money movement, calculators and more.

Reminder: Individual Annuity Contact Center: Holiday hours

As a reminder, the Individual Annuity Contact Center will be closed on:

- **Monday, June 20, 2022** for Juneteenth Day
- **Monday, July 4, 2022** for Independence Day

HEADLINES

[Contact Center service update](#)

[Submit apps electronically](#)

[Self-service options](#)

[Upcoming holiday hours](#)

[FIAs Beat Bonds – article reprint](#)

[Lincoln OptiBlend offers volatility controlled index exposure](#)

[New: biometric authentication](#)

[NAIC training required](#)

[Contact information](#)

[Check out our current rates](#) or [run an illustration](#) (no login required).

Self-service options for you and your clients

Encourage your clients to register at LincolnFinancial.com for 24/7 account access

We offer the following online self-service features – available for the majority of contracts:

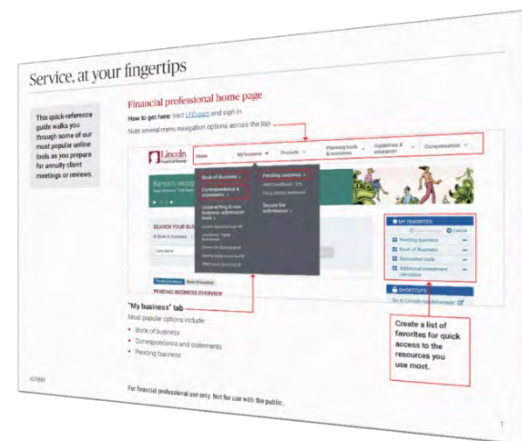
- Download a contract and correspondence
- Request a one-time withdrawal or establish or update an automatic withdrawal service
- Address and beneficiary changes
- Interest account reallocations
- Contract level Required Minimum Distribution (RMD) amount/calculator
- Access to service forms

[Share this video](#) with your clients and help them get comfortable with online account management.

How to access our self-service options

View “Service at your fingertips” to learn about our online tools

This [quick-reference guide](#) walks you through some of our most popular online tools as you prepare for annuity client meetings or reviews. View this digital brochure to learn more.



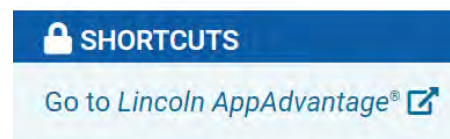
Submit Applications Electronically – Save Time, Reduce NIGOs

An online tool to increase “in good order” processing

Electronic submission of applications is available to many firms through several platforms. The electronic process helps streamline the New Business process. Even if an agent’s firm does not specifically support an order entry platform, agents are able to access the *Lincoln AppAdvantage*® electronic application tool (powered by FireLight) by logging into LFD.com.*

Lincoln AppAdvantage® provides a way to electronically submit annuity business by using thousands of built-in business rules to help guide a producer toward creating an “in good order” application. By using this tool:

- Paperwork requirements are automatically identified,
- Repetitive fields will be auto-populated, and,
- Any missing information will be flagged to help ensure your business is in good order.



*Some firms may restrict the use of *Lincoln AppAdvantage*®; in this situation, the link will not be available to representatives of that firm. Other firms may allow access but require a customized link (contact your Lincoln representative for more information). Lincoln Financial Network representatives have access to Lincoln Annuity eApp (powered by FireLight) via AdviceNext Gateway.

FIA's beat bonds in 25-year Barclays study

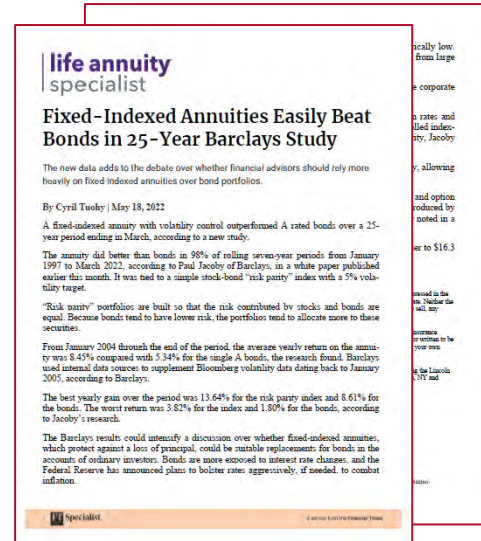
Article Reprint available

Fixed-indexed annuities or bonds?

Read how a fixed indexed annuity may be a reasonable replacement for bonds in this [new article](#) available as a reprint.

The article discusses volatility controlled indexes used as the benchmark for indexed accounts and the “risk parity” strategy.

Contact your Lincoln representative for more information.



Lincoln OptiBlend® fixed indexed annuity offers indexed accounts tied to volatility controlled indexes

Crediting methods include participation or spread; other indexed account options also available

Lincoln OptiBlend fixed indexed annuity offers several indexed account options where performance is linked to an index using a volatility controlled strategy. Generally, a volatility controlled strategy uses a rule-based asset allocation process to continually rebalance the weightings of the portfolio between asset classes (usually between equities and cash/cash equivalents assets). Volatility control techniques aim to target, or limit, the ups and downs of portfolio returns over time.

The volatility controlled indexes utilized within the *Lincoln OptiBlend* indexed account options include the BlackRock Dynamic Allocation Index, the S&P 500 Daily Risk Control 5% Index and the Fidelity AIM® Dividend Index.

In addition to these indexes, *Lincoln OptiBlend* contracts offer indexed account options tied to the performance of the S&P 500 Index, and a 1 Year Fixed Account.

Refer to the chart below for indexed account information and click on the links (where available) for details:

Indexed Term	Crediting Method / Marketing Piece	Index / Marketing Piece Index Inception	Ticker (Link to 3 rd party site)
1 & 2 Year	Participation	BlackRock Dynamic Allocation Index July 30, 2021	BDYALVCX
1 Year	Participation Plus		
1 Year	Participation	Fidelity AIM® Dividend Index July 31, 2019	FIDAIMDN
1 Year	Spread	S&P 500 Daily Risk Control 5% Index September 10, 2009	SPXT5UT
1 Year	Participation	S&P 500® Index March 4, 1957	^GSPC, SPX, INX
1 Year	Cap		

For full product and index disclosures, please refer to the *Lincoln OptiBlend*® fixed indexed annuity [5-Year](#), [7-Year](#), or [10-Year](#) Fact Sheets.

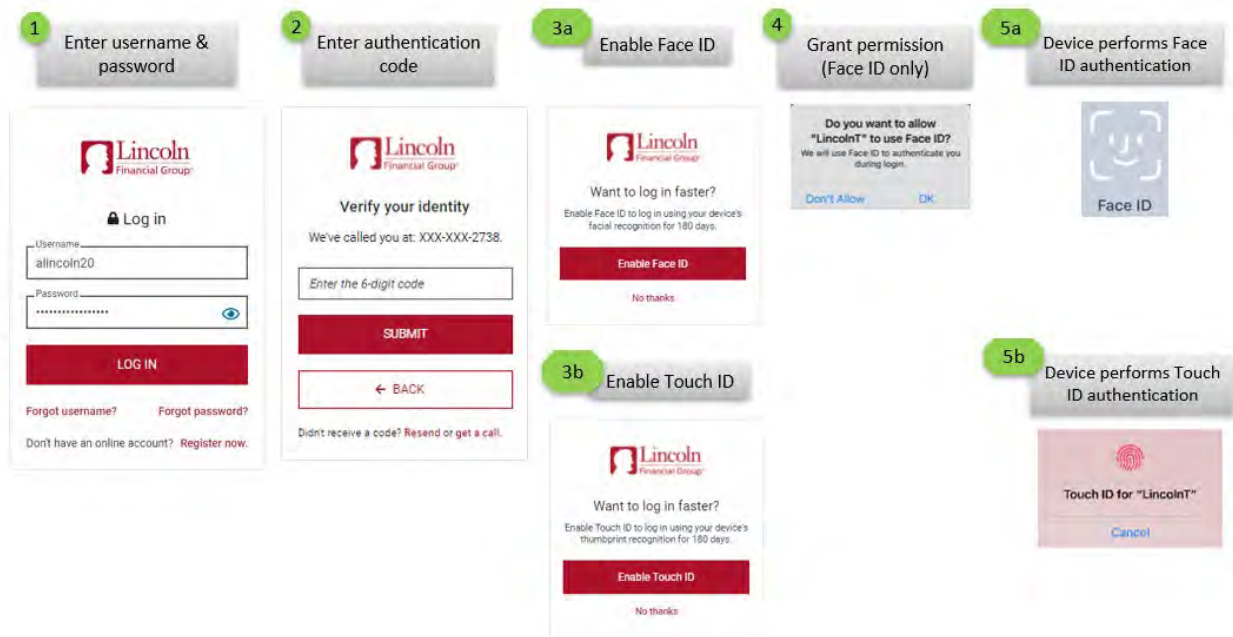
New authentication method for Lincoln mobile app – now available for Android

Use of biometrics provides simple, secure access to online account

Lincoln is committed to providing the most secure, user-friendly experience for our customers. Clients can verify their identity on Lincoln’s mobile app at login through unique biometric features such as fingerprint and facial recognition.

The first phase of this release started for iOS users last month. The release for Android users took place in early June. For clients with Android devices, biometric authentication is only supported on devices with an operating system of 11 or higher. On some Android devices, biometric authentication on Lincoln’s mobile app will not be available if the biometric feature provided by the manufacturer does not meet required security standards.

This new capability will elevate the client’s experience with added security when accessing their Lincoln accounts through the mobile app. When they log into the app on a device that has Face ID or Touch ID capabilities, they will be prompted to enable biometric authentication. The registration process is illustrated below.*



If the client opts out of this feature, they will not be prompted again, however, they can enable biometric authentication by visiting the Security Settings page on the app at any time. Lincoln does not store any of the biometric data; we are making this option available as it has become a preferred authentication method for our customers.

Lincoln already requires two-factor authentication (TFA) to sign into accounts on our mobile app, and while fingerprint or facial recognition is available, the client will continue to have the option to authenticate by text, phone call or QR code through an authenticator app.

We encourage clients to download the Lincoln app onto their phone or tablet to access account data for their contracts.

If you have any additional questions, please review this [FAQ document](#) or contact your Lincoln representative.

**Note: The registration process shown represents iOS devices and may vary slightly in look and feel on Android devices.*

NAIC Annuity Transactions Model Reg – training required

Several states now require additional training; other states anticipated to follow

The NAIC has amended the Annuity Transactions Model Regulation to align with the best interest standard of care for annuity sales. As part of this Model Regulation, producers will need to complete additional training. Refer to the [Frequently Asked Questions](#) document for more information.

Producer training requirements for states who have adopted the 2020 NAIC Model

- **New annuity producers** are required to complete a four-credit training course that covers the new requirements.
- **Existing producers** who have previously completed a four-credit training are required to complete a new one-credit training course (a new four-credit course will also meet the requirement). Completion of this training is required within six months after the effective date of the Model Regulation in each state.
- **All producers:** Product-specific training will continue to be a requirement for new and existing producers prior to solicitation of an annuity product.

Note: Where Lincoln is conducting the suitability review, the ACORD 660 form or “Appendix A”, (“Insurance Agent (Producer) Disclosure For Annuities”) is required with the application in states that have adopted the new NAIC Model Regulation. If this form is missing from applications received after the effective date of that state’s adoption, the business will be deemed not in good order (NIGO).

Current state adoptions

The following states have recently adopted the revised NAIC Suitability in Annuity Transactions Model Regulation. Producers soliciting annuities in these states will need to complete the general annuity and product-specific training by the deadlines shown. State-specific requirements follow:

State	Effective Date	General annuity deadline if licensed prior to effective date	General annuity deadline if NOT licensed prior to effective date	Product-specific (carrier training) deadline	Reciprocal
Alabama	1/1/2022	6/30/2022	Prior to solicitation	Prior to solicitation	Yes
Connecticut	3/1/2022	8/31/2022	Prior to solicitation	Prior to solicitation	Yes
Kentucky	1/1/2022	6/30/2022	Prior to solicitation	Prior to solicitation	Yes
Maine	1/1/2022	6/30/2022	Prior to solicitation	Prior to solicitation	Yes
Maryland	10/8/2022	4/7/2023	Prior to solicitation	Prior to solicitation	Yes
Mississippi ¹	1/1/2022	6/30/2022	Prior to solicitation	Prior to solicitation	Yes
New Mexico	10/1/2022	3/31/2023	10/1/2022	10/1/2022	Yes
North Dakota	1/1/2022	6/30/2022	Prior to solicitation	Prior to solicitation	Yes
Pennsylvania	6/20/2022	12/19/2022	Prior to solicitation	Prior to solicitation	Yes
South Dakota	1/1/2023	6/30/2023	1/1/2023	1/1/2023	Yes
Wisconsin	10/1/2022	3/31/2023	Prior to solicitation	Prior to solicitation	Yes

¹ Mississippi: Compliance Training Effective date, 1/1/2022. Regulation Effective Date, 7/1/2022.

Future state adoptions

Other states are pending adoption of the 2020 NAIC Model; the Annuity Education Requirements 50-state chart will be updated as new states adopt the Model. The complete chart is available by logging onto:

LINCOLNFINANCIAL.COM > GUIDELINES AND EDUCATION > COMPLIANCE GUIDELINES.

Looking for an article?

The Index of Articles for past issues of the Fixed Annuity Lincoln Leader can be found on the Lincoln Leader archive page of producer websites.

Products and features subject to [state availability](#).

Certain products are only available in select distribution channels. Check your selling agreement for availability.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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Affiliates are separately responsible for their own financial and contractual obligations.

LCN-4785870-061322



Fixed annuity contact information

Sales Desk

Product questions/ Sales ideas/
Illustrations/ Website training
Operating hours: 8:00 a.m. – 7:00 p.m. ET

Annuity Sales Desk *Agent Use Only*

Sales Desk: 888-895-4830, Option 2
FixedAnnuitySales@LFD.com

Producer Solutions

Appointments/ Contracting/
Compensation
Operating hours: 8:00 a.m. – 6:00 p.m. ET

Appointments/Contracting

Call Center: 800-238-6252, Option 1, Option 2
New Contracting Paperwork Submission:
Contracting@LFG.com
Fax: 603-226-5311

NAIC Training Questions:
AskAnnuityNAIC@LFG.com

Appointment Status Updates:
LicensingStatus@LFG.com

Compensation

Call Center: 800-238-6252, Option 1, Option 1
Commissions@LFG.com

New Business and Post-Issue

Operating hours: 8:30 a.m. – 5:00 p.m. ET

FAX Numbers

New business: 260-455-0271 (fax)
Post-Issue: 260-455-0263 (fax)

Pre-Issue Good Order (GO) Team

Contact the appropriate New Business Case Coordinator

Forms Submission

AnnuityForms@LFG.com

Overnight Servicing Address

Lincoln Financial Group
Individual Annuity Operations
1301 S Harrison St., Ft. Wayne, IN 46802-3425

Servicing Address

Lincoln Financial Group
P.O. Box 2348
Fort Wayne, IN 46801-2348

Contact Centers

For agent/client use
Operating hours: 8:00 a.m. – 6:00 p.m. ET

Fixed and Fixed Indexed Annuity

888-916-4900

Lincoln Insured Income, Lincoln Deferred Income Solutions, Lincoln SmartIncome and annuitization:
800-487-1485 x8529

Lincoln Long-Term Care: 877-534-4636

Lincoln fixed, fixed indexed and income annuities are issued by The Lincoln National Life Insurance Company (Lincoln), Fort Wayne, IN. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. **Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Contracts sold in New York are issued by Lincoln Life & Annuity Company of New York (Lincoln), Syracuse, NY. **The contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.**