

FIXED ANNUITIES

The Lincoln Leader

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NEW! New business forms – no login required

Client materials, custom illustrations, current rates, and now – new business forms, no login required! You can access all of these (and more) on [Lincoln's Digital Resource Guide](#) without having to log in. Check it out today!

Upcoming indexed account changes

Effective May 22, 2023, impacts to new and inf-force contracts

For in-force *Lincoln OptiBlend*® contracts: **New** indexed account available: 1 Year S&P 500 5% Daily Risk Control **ER** Spread

This spread account will be available for allocation at the next contract anniversary occurring on or after May 22, 2023. This account uses the S&P 500 Daily Risk Control 5% excess return index.

For in-force *Lincoln OptiBlend*® and *Lincoln FlexAdvantage*® contracts: **Closing**: 1 Year S&P 500 5% Daily Risk Control Spread

This spread account will no longer be available for allocation effective with contract anniversaries occurring on or after May 22, 2023. This account uses the total return version of the index.

For new *Lincoln OptiBlend*®, and *Lincoln FlexAdvantage*® contracts: **Closing**: 1 Year BlackRock Dynamic Allocation Participation **Plus**

The 1 Year BlackRock Dynamic Allocation Participation **Plus** account will no longer be available for new *Lincoln OptiBlend*® and *Lincoln FlexAdvantage*® fixed indexed annuity contracts effective May 22, 2023.

The BlackRock Dynamic Allocation Participation account will remain available.

Refer to the next page for more information, and the [Lincoln OptiBlend](#) and [Lincoln FlexAdvantage](#) announcement fliers.

HEADLINES

[New business forms online](#)

[Updates to indexed accounts](#)

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

Lincoln Annuity Contact Center will be closed for Memorial Day, **May 29, 2023**

Addition of 1 Year S&P 500 5% Daily Risk Control ER Spread indexed account to existing *Lincoln OptiBlend*[®] contracts

In-force *Lincoln OptiBlend*[®] and *Lincoln OptiBlend*[®] Plus contracts impacted

The 1 Year S&P 500 5% Daily Risk Control ER Spread account will become available for allocation at the next contract anniversary occurring on or after May 22, 2023.

This crediting strategy is tied to the performance of the S&P 500 Daily Risk Control 5% Index (Excess Return), which maintains a 5% volatility target.

A letter and the new Indexed Account Schedule page will be mailed to clients and financial professionals on or around April 21, 2023.

Note: *Lincoln OptiBlend*[®] Plus fixed indexed annuity has been closed to new sales since early 2020.

Closing of 1 Year S&P 500 5% Daily Risk Control Spread indexed account

In-force *Lincoln OptiBlend*[®] and *Lincoln FlexAdvantage*[®] contracts impacted

The 1 Year S&P 500 5% Daily Risk Control Spread account will no longer be available for allocation for contract anniversaries occurring on or after May 22, 2023. This crediting strategy was tied to the performance of the S&P 500 Daily Risk Control 5% Index (**Total Return**).

Transition guidelines:

- At the end of the indexed term, if there is money in the 1 Year S&P 500 5% Daily Risk Control Spread account, it will automatically be allocated to the Fixed Account from where it may be reallocated to other available accounts during the reallocation window.
- **Reallocation options on or after the close of business on May 19, 2023, will have the 1 Year S&P 500 5% Daily Risk Control ER Spread account available.**

A letter notifying clients/financial professionals of this account closure will be mailed on or around April 21, 2023.

Note: *Lincoln OptiBlend*[®] Plus fixed indexed annuity will also be impacted; this product has been closed to new sales since early 2020.

Closing of the Plus account: 1 Year BlackRock Dynamic Allocation Participation *Plus* no longer available with new contracts

New *Lincoln OptiBlend*[®] and *Lincoln FlexAdvantage*[®] contracts impacted

Effective with new contracts issued on or after May 22, 2023, the 1 Year BlackRock Dynamic Allocation Participation Plus indexed account will no longer be available. The Participation Plus account offered a higher participation rate for a fee.

Transition guidelines:

- To allocate money to the 1 Year BlackRock Dynamic Allocation Participation Plus account, applications (both paper and electronic) must be signed, dated, received in good order, and funded by the close of business **Friday, May 19, 2023**.
- If funds are not received by the deadline, new allocation instructions must be provided and can be accepted on a recorded line.

Note: the BlackRock Dynamic Allocation Participation indexed account remains available for allocation.

Market Intel Exchange

Market data and insights from Lincoln and industry asset management partners

This [1Q 2023 edition](#) covers key themes including inflation, the Federal Reserve policy and interest rates and the potential outcomes for the U.S. Economy in 2023.

View more information and sign up for updates [here](#).



The views expressed are those of the select asset managers only and not necessarily of any Lincoln Financial Group affiliate or the broker-dealer, or any affiliates. These views are not based on any particularized financial situation, or need, and are not intended to be, and should not be construed as, a forecast, research, investment advice or a recommendation for any specific strategy, product or service from any of the participating investment managers.

Reminder: Delegation process for LincolnFinancial.com

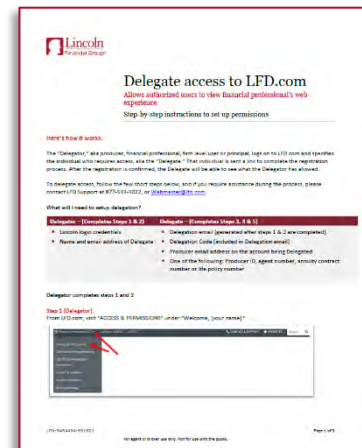
Provide authorized associates access to your book

With a few simple steps you are able to provide authorized users access to view your web experience.

- The “Delegator,” aka producer, financial professional, firm level user or principal, logs on to LFD.com and specifies the individual who requires access, aka the “Delegate.”
- That individual is sent a link to complete the registration process.
- After the registration is confirmed, the Delegate will be able to see what the Delegator has allowed.

Step-by-step instructions to set up permissions can be viewed [here](#).

Note: Access to LFD.com may not be available in all firms.



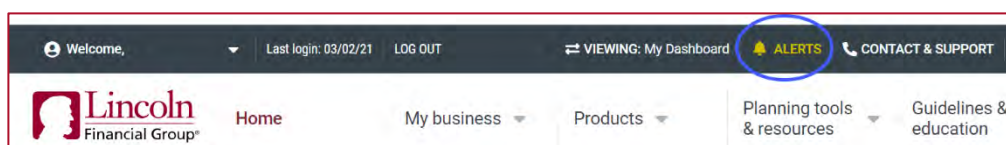
Alerts and notifications

Sign up for status updates and reminders

You can receive alerts via text and/or email to give you the status of your annuity new business accounts. This makes it easier to stay on top of which new accounts are in good order—and which ones need further action. You can receive alerts for client reallocation windows so you can reach out in a timely manner to assist them.

Sign up today!

- Receive alerts and notifications on the status of pending business: in good order/not in good order, status of transfers & exchanges, and more
- Receive an alert when a reallocation window is available; this simple reminder can provide an additional service opportunity.
- You can add up to three email addresses, allowing others to help you manage your business. Subject to firm approval; also some firms require using company-assigned email addresses.



Don't forget the replacement forms – these forms may apply even if you are NOT replacing existing contracts

Missing form consistently in the top 5 NIGOs

Missing replacement forms continue to top the list of why applications are deemed “Not in Good Order” (NIGO). If the client currently owns life policies or annuity contracts, chances are the form(s) will be required, *even if* you are NOT replacing the existing business with the new annuity.

The requirements for the Appropriateness Verification Statement (Form 33555 and state variations) and the Important Notice: Replacement of Life Insurance or Annuities Disclosure Form (Form 33503 and state variations) may be determined by asking yourself these questions:

- Does the client own **existing** life insurance or annuity contracts?
- Is the new contract **replacing** the existing insurance?
 - If you are replacing existing business both replacement forms are required.
- Has the state **adopted** the NAIC Replacement Model Regulation?
 - If the business is written in one of these states, and the client owns existing insurance or annuities, a replacement form is required.

New Transition Period for In-Force and Claim Forms (reprint)

Check for the most current version of the form

Individual Life & Annuity product lines are standardizing the transition period for accepting outdated Forms on In-Force Transactions and Claims. To ensure compliance with state regulations, outdated forms will only be accepted 90 days from the production release date. Unless otherwise noted, Forms submitted outside the 90-day window will be Not In Good Order (NIGO) for completion of the current version.

The transition period for new business forms has not changed. To help eliminate NIGO situations, please ensure that the most current version of the form is pulled from Lincoln's websites or forms tool before it is completed and submitted to Lincoln.



Check out Lincoln's Regulatory Roundup

Your source for timely, comprehensive and simplified regulatory updates.

[Bookmark this resource](#) center to stay informed of current legislative changes and requirements and impending proposals—so you can optimize your business. Recent updates include SECURE 2.0 Act and Actuarial Guideline 49-A.

NAIC Annuity Transactions Model Reg – training required

Many 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 found by logging in to [LINCOLNFINANCIAL.COM](https://www.lincolnfinancial.com) > GUIDELINES AND EDUCATION > COMPLIANCE GUIDELINES 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 – NEW: Illinois, West Virginia and Wyoming

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
Alaska	1/15/2023	7/14/2023	Prior to solicitation	Prior to solicitation	Yes
Colorado	11/1/2022	4/30/2023	Prior to solicitation	Prior to solicitation	Yes
Georgia	8/1/2023	1/31/2024	Prior to solicitation	Prior to solicitation	Yes
Hawaii	1/1/2023	6/30/2023	Prior to solicitation	Prior to solicitation	Yes
Illinois	8/1/2023	1/31/2024	Prior to solicitation	Prior to solicitation	Yes
Maryland	10/8/2022	4/7/2023	Prior to solicitation	Prior to solicitation	Yes
Massachusetts	6/1/2023	5/31/2023	Prior to solicitation	Prior to solicitation	Yes
Minnesota	1/1/2023	6/30/2023	Prior to solicitation	Prior to solicitation	Yes
New Mexico	10/1/2022	3/31/2023	10/1/2022	10/1/2022	Yes
North Carolina	1/1/2023	6/30/2023	Prior to solicitation	Prior to solicitation	Yes
South Carolina	11/27/2022	5/27/2023	Prior to solicitation	Prior to solicitation	Yes
South Dakota	1/1/2023	6/30/2023	1/1/2023	1/1/2023	Yes
Tennessee	1/1/2024	6/30/2024	Prior to solicitation	Prior to solicitation	Yes
West Virginia	6/8/2023	12/7/2023	Prior to solicitation	Prior to solicitation	Yes
Wisconsin	10/1/2022	3/31/2023	Prior to solicitation	Prior to solicitation	Yes
Wyoming	7/5/2023	1/4/2024	Prior to solicitation	Prior to solicitation	Yes

Future state adoptions

View the complete Annuity Education Requirements 50-state chart by logging onto: [LINCOLNFINANCIAL.COM](https://www.lincolnfinancial.com) > GUIDELINES AND EDUCATION > COMPLIANCE GUIDELINES.

For financial professional use only. Not for use with the public.

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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LCN-5616498-041023



Fixed annuity contact information

Sales Desk

Product questions/ Sales ideas/
Illustrations/ Website training
Operating hours: **8:00 a.m. – 6:00 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 (*must have an attachment*)
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.