

FIXED ANNUITIES

# The Lincoln Leader

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## Rate lock hold increases from 7 to 10 days

For fixed and fixed indexed annuities, effective May 13, 2024

We're committed to making it as easy as possible to do business with Lincoln and understand the value of time. Effective May 13, 2024, we're increasing the amount of time, from 7 to 10 days, to receive the electronic or paper application, whichever is applicable, from the date it is submitted or signed. This will give clients more time to lock in the higher rate for their fixed or fixed indexed annuity.

Updated rate lock procedures:

- To lock in rates before a rate change, the electronic application submit date or the paper application signed date must be prior to the effective date of the rate change. It must be received in Annuity New Business within **10 calendar days** from the submit date (or signed date) by 4 p.m. ET on the last day before the rate change is effective and funded within the rate hold period based on the source of funds.
- Applications received in Annuity New Business after 10 calendar days from the application submit date or signed date will begin the rate hold period using rates in effect on the date the application is received.
- There are no changes to the current rate lock procedures based on the source of funds. Please see Rate Lock Procedures for more information.
- Reminder: Electronic applications are required to submit fixed annuity business. Consider submitting business electronically for fewer NIGOs for fixed indexed annuity business.

The new rate lock procedures (FA-05000 and FA-05042) can be found on the Lincoln Forms tool at [Lincolnfinancial.com](http://Lincolnfinancial.com)

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## Dual Trigger fixed indexed annuity account option coming soon to California

Available in California on new contracts issued on or after May 20, 2024 (subject to firm approvals)

Effective May 20, 2024, clients in California will have the opportunity to allocate premium to the 1 Year S&P 500 Dual Trigger account option on new *Lincoln FlexAdvantage*<sup>®</sup> and *Lincoln Optiblend*<sup>®</sup> contracts. Forms, marketing materials and illustrations will be available as of that date.

## New indexed account option added to *Lincoln FlexAdvantage*<sup>®</sup> indexed account line-up

Effective for contracts issued on or after May 20, 2024

Lincoln is pleased to announce that we're adding the 1 Year S&P 500 10% Daily Risk Control Trigger account option to new *Lincoln FlexAdvantage*<sup>®</sup> contracts, which will give clients growth potential in an up or flat market.

[See the new Daily Risk Control Trigger flyer here!](#)

Lincoln's forms and electronic submission platforms will be updated with the index changes on May 20, 2024.

## Additional indexed account updates

Updates to *Lincoln OptiBlend*<sup>®</sup> and *Lincoln FlexAdvantage*<sup>®</sup> contracts

The 1 Year Fidelity AIM Dividend Participation account will no longer be available for allocation in new *Lincoln OptiBlend*<sup>®</sup> and *Lincoln FlexAdvantage*<sup>®</sup> contracts issued on or after May 20, 2024.

### Transition Guidelines:

- To allocate money to the 1 Year Fidelity AIM Dividend Participation account, applications (both paper and electronic) must be signed, dated, received in good order, and funded by 4 pm ET on Friday, May 17, 2024.
- If funds are not received by the deadline, new allocation instructions must be provided and can be accepted on a recorded line.

Note: Lincoln's forms and electronic submission platforms will be updated with the index changes on May 20, 2024.

## Available indexed accounts for new contracts issued on or after May 20, 2024:

### *Lincoln OptiBlend*<sup>®</sup> fixed indexed annuity

- 1 Year S&P 500 Dual Trigger
- 1 Year S&P 500 Performance Triggered
- 1 Year S&P 500 10% Daily Risk Control Trigger
- 1 Year S&P 500 Cap
- 1 Year S&P 500 5% Daily Risk Control ER Spread
- 1 Year S&P 500 Participation
- 1 Year & 2 Year BlackRock Dynamic Allocation Participation

### *Lincoln FlexAdvantage*<sup>®</sup> fixed indexed annuity

- 1 Year S&P 500 Dual Trigger
- 1 Year S&P 500 Performance Triggered
- **1 Year S&P 500 10% Daily Risk Control Trigger**
- 1 Year S&P 500 Cap
- 1 Year S&P 500 Participation
- 1 Year BlackRock Dynamic Allocation Participation

Review the product Fact Sheets for more information and complete index disclosures. Not available in all states or in all firms. Illustrations will reflect the indexed account updates as of May 20, 2024.

Access our [fixed annuity resource guide](#) for marketing materials, current rates, client illustrations and new business forms – no login required.

# Lincoln DocuSign Annuity eContract Delivery

Effective April 29, 2024

Lincoln has been at the forefront of the industry and remains committed to delivering digital solutions that meet the needs of your clients and your business. We are excited to announce that **on April 29, 2024, DocuSign eContract Delivery became the default method for Lincoln Individual Annuity products.**

DocuSign is a widely used software for electronic signature and digital transaction management. It provides a more efficient and seamless eDelivery experience for our annuity Financial Professionals and clients and aligns with our digital-first strategy.

## Benefits

After the consumer provides electronic consent, Lincoln DocuSign eContract is delivered automatically and electronically. In addition to the multiple consumer benefits listed below, Financial Professionals will no longer need to create a separate user profile to access their electronic copy of the contract!

- Streamlined account registration and login
- No cost for all products
- Same-day agent contract delivery
- Mobile compatible
- Safe and secure delivery and monitoring
- Fast turnaround times
- Reduced printing and mailing of contracts
- Ability to save contract as a PDF or print at home

## What You Need to Know

- After April 29, 2024, DocFast is no longer supported; DocuSign will be the new default method of delivery.
- A copy of the contract will be available on Lincoln's website for access and printing at any time.
- The user must have or create a LincolnFinancial.com account to access the contract print online.

## How it Works

### Consumer-Delivered Contract Flow:

This flow applies when a new annuity contract is delivered directly to the consumer.

1. The consumer must elect eDelivery during the application process.
2. A Lincoln welcome email is sent to the consumer with instructions to register or log in to review their new contract.
3. The consumer then reviews and approves their contract.
4. Once approved, the consumer is then redirected to their Lincoln 'Account Details' page, and the Financial Professional will receive a confirmation email from DocuSign.

### Financial Professional-Delivered Contract Flow:

This flow applies when a new annuity contract is delivered to the Financial Professional.

1. The consumer must elect eDelivery during the application process.
2. A DocuSign email is sent to the Financial Professional to review and approve the contract.
3. A Lincoln welcome email is sent to the consumer with instructions to register or log in to review their new contract.
4. The consumer then reviews and approves their contract.
5. Once approved, the consumer is then redirected to their Lincoln 'Account Details' page, and the Financial Professional will receive a confirmation email from DocuSign.

## Additional Resources

- [Financial Professional FAQs](#)
- [Financial Professional Guide](#)
- [Financial Professional Flyer](#)
- [Client Flyer](#)

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

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## Coming Soon: New Online Claims Portal

For Annuity and Life Insurance Beneficiaries and Financial Professionals

At Lincoln, we understand that coping with the loss of a loved one is one of life's most difficult experiences. To simplify the beneficiary process, we're launching a new annuity and life insurance claims portal.

The current claims process is manual, with most submissions processed over the phone and delivered via USPS mail. The portal introduces new and improved self-service capabilities and an online claims submission process that provides beneficiaries and Financial Professionals with the following benefits:



In addition, the new online portal allows Financial Professionals to complete and facilitate the process on behalf of the beneficiary and an update will be made to their book of business page with links directly to the portal. To learn more, [click here](#).

## Online Contact Information Changes

The newest feature available in financial professionals' Lincoln online accounts

Lincoln Financial is excited to announce that life insurance and annuity financial professionals can now update their contact information in their online account instead of using a paper form.

The Producer Information Change Form (which allows you to update your name, business address, home address, phone number, email address, and more) can now be completed from the comfort of anywhere with just a few clicks — no need to print, fax, or mail anything!



### What You Need to Know

- This feature is only available for financial professionals and principals; it is not available for back-office users.
- This feature only updates the information in Lincoln's systems, not the information displayed on your online account.
- To utilize this feature, users must have or create a LincolnFinancial.com account.

### How to Access

1. To make contact information changes, the user will need to register or log into their online account at LincolnFinancial.com.
2. Once logged in, those with access can open the Ready to Sell Lookup tool from the shortcuts menu on the right-hand side of the homepage.
3. From there, the user will be directed to a landing page where they will select Producer Information Changes from the options listed.
4. The user will then be directed to an electronic version of the Producer Information Change Form.
5. The basic information at the top is required. If the information is not filled in, it will not allow the user to submit any changes.
6. Next, fill out only the section of the form (or the entire form if needed) with the new information that needs to be changed (filling out previous information is optional).
7. When finished, click Submit in the bottom right-hand corner.

For questions, please contact Producer Solutions Customer Service at 800-238-6252.

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

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## Individual Annuity Contact Center: Holiday hours

The Lincoln Individual Annuities Customer Contact Center (for financial professionals and clients) will be closed for the upcoming Lincoln holidays:

- Memorial Day: May 27, 2024 – closed
- Juneteenth: June 19, 2024 – closed

## 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 this 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).

### Recent state adoptions – Indiana, New Hampshire

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
Florida	1/1/2024	6/30/2024	Prior to solicitation	Prior to solicitation	Yes
<b>Indiana</b>	<b>7/1/2024</b>	<b>12/31/2024</b>	<b>Prior to solicitation</b>	<b>Prior to solicitation</b>	<b>Yes</b>
Kansas	1/1/2024	6/30/2024	Prior to solicitation	Prior to solicitation	Yes
<b>New Hampshire</b>	<b>2/16/2024</b>	<b>8/15/2024</b>	<b>Prior to solicitation</b>	<b>Prior to solicitation</b>	<b>Yes</b>
Oregon	1/1/2024	6/30/2024	Prior to solicitation	Prior to solicitation	Yes
Tennessee	1/1/2024	6/30/2024	Prior to solicitation	Prior to solicitation	Yes
Utah	7/1/2024	6/30/2025	Prior to solicitation	Prior to solicitation	Yes
Vermont	7/5/2024	1/4/2025	Prior to solicitation	Prior to solicitation	Yes
Washington	1/1/2024	6/30/2024	Prior to solicitation	Prior to solicitation	Yes

\*Product-specific training will be required for all producers as of 9/1/23.

### 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.

## 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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# 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](mailto: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](mailto:Contracting@LFG.com)  
Fax: 603-226-5311

**NAIC Training Questions:**  
[AskAnnuityNAIC@LFG.com](mailto:AskAnnuityNAIC@LFG.com)

**Appointment Status Updates:**  
[LicensingStatus@LFG.com](mailto:LicensingStatus@LFG.com)

## Compensation

Call Center: 800-238-6252, Option 1, Option 1  
[Commissions@LFG.com](mailto: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](mailto: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

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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.**