

FIXED ANNUITIES

The Lincoln Leader

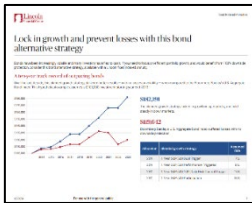
JULY 12, 2024
VOLUME 17, ISSUE 7

NEW materials available: Fixed Annuity Resource Guide

No login required

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

Here are just a few of the recent additions:



A ten-year track record of outpacing bonds

Bonds have been increasingly volatile and many investors have fled to cash. If you need to focus on efficient portfolio growth, and would benefit from 100% downside protection, consider this bond alternative strategy, available with a Lincoln fixed indexed annuity. Refer to the [flyer](#) for more information.

Boost growth potential (and balance safety)

A Lincoln fixed indexed annuity can help you combine safety with higher growth potential. It has a crediting account option tied to the performance of the S&P 500 Daily Risk Control 10% Index called the 1 Year S&P 500 10% Daily Risk Control Trigger. Refer to the [flyer](#) for more information.



Simplicity, predictability — and growth in up and down markets

Keep your retirement savings moving forward, even if the market is going backward, with this simple strategy. Here's how a 100% allocation to the 1 Year S&P 500 Dual Trigger would have performed over the last 10 years. Refer to the [flyer](#) for more information.



HEADLINES

[NEW materials available: Fixed Annuity Resource Guide](#)

[Enhanced eDelivery experience video](#)

[Market intel exchange](#)

[Peak 65 retirees have a big problem](#)

[Coming soon: New online claims portal](#)

[Reminder: Roth conversions](#)

[Holiday hours](#)

[Lincoln annuity eCapabilities](#)

[Forms release](#)

[NAIC training required](#)

[Contact information](#)

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

New video: Enhanced eDelivery experience



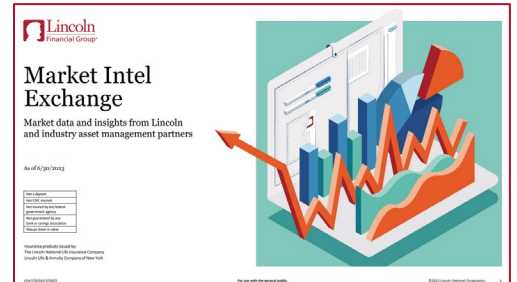
Watch [this video for financial professionals](#) to learn more.

Market Intel Exchange

Market data and insights from Lincoln and industry asset management partners

The [Market Intel Exchange \(PDF\)](#) covers key themes including inflation, the fed, the economy and the 2024 election.

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



The views expressed in the Market Intel Exchange 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.

Peak 65 retirees have a big problem. But you can help!

New blog post, by Tim Seifert, Senior Vice President and Head of Retirement Solutions Distribution, Lincoln Financial Distributors



As this slow-moving demographic wave crashes onto the shores of retirement over the next few years, many of them aren't ready — financially or mentally. Here are three points to consider as you guide them.. [Read more here.](#)

Explore all our blogs – Get ideas and insights to help you solve a range of client income needs through holistic planning. See conversation tips, guidance on meeting clients' income needs today, and suggestions on sharpening your practice management skills with [these timely posts](#) from Lincoln Financial's experts.

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, with direct links to the claims portal from the Lincoln Producer Website Book of Business page.

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

Fixed Annuity Lincoln Leader – July 2024

Reminder: Streamlined Roth IRA Conversion process available with *Lincoln OptiBlend*® fixed indexed annuities

Only one application needed to set up mirror Traditional IRA and Roth IRA contracts

Representatives can submit one application to establish two *Lincoln OptiBlend*® contracts: a Traditional IRA, and a second contract that represents the Roth IRA conversion amount.

- The *Lincoln OptiBlend* application must be submitted via paper or online via FireLight. Check the box shown below, found on the Application Supplement, to indicate a Roth IRA conversion and indicate the Roth conversion amount.

Roth IRA Partial Conversion – Optional. Only available for traditional IRA funds.

Check this box if you want to establish a new ROTH IRA contract in addition to your new IRA contract.
Lincoln will establish two identical contracts based on the selections made on the annuity application and this supplement. The amount you indicate will be converted from your IRA contract to establish your new ROTH IRA contract.

Please Indicate: Partial conversion amount \$ _____

- Two Traditional IRA contracts will be established with the same issue date and premium allocations; the dollar amount for each contract will be determined according to the instructions given on the application.
- Soon after the contracts are established, the tax status on the second contract will be converted to a Roth IRA, and Lincoln will issue a client letter, the Roth Amendment and the Roth IRA disclosure statement.
- The total premium amount indicated on the application will be used to determine if the business meets the minimum/maximum premium limits. *However, a minimum of \$5,000 is needed to establish the Roth IRA contract.*
- For rate setting, each individual contract will be evaluated separately to determine if the contract is issued using the low or high band rates.
- The contracts will be set up with the identical premium allocation, but at the first contract anniversary, eligible accounts within each annuity can be reallocated independently.

For more information on Roth conversions, refer to the [Frequently Asked Questions](#) document or contact your Lincoln representative.

This new process avoids the need for two applications and the potential for multiple Roth IRA contracts over the years. Check out this client-approved [sales idea](#) for a partial Roth conversion case study.

Fixed Indexed Annuities

Lincoln
Financial Group

Make a tax-smart move

A partial Roth conversion can be a savvy strategy for an IRA if you're facing tax-bracket-busting withdrawals in your future.

Partial Roth conversions can reduce taxes on your "never-been-taxed" retirement money. They trigger an immediate tax liability – but the trade-off is a big tax benefit down the road: Paying taxes on your own schedule instead of Uncle Sam's may help you pay less, and make your wealth last longer.



A simplified process

This tax-savvy strategy can be as simple as checking a box

We make it easy to open a Roth IRA for partial conversions with Lincoln fixed indexed annuities. When you open a traditional IRA, you just check a box to open a matching Roth account – giving you two contracts with identical allocations and effective dates. You can continue converting money from your Lincoln IRA to your Lincoln Roth fixed indexed annuity contracts in future years, and we'll waive any surrender charges.

The amount of the initial premium for each contract determines if higher or lower rates are received. Future partial conversions of the Lincoln Traditional IRA into the established Lincoln-Roth contract are allowed at any time and are not subject to subsequent premium limits.

Insurance products issued by
The Lincoln National Life Insurance Company

For use with the general public.

487-0008

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:

- Labor Day: September 2, 2024 – closed

Lincoln Annuity eCapabilities

Registering for an online account has its perks

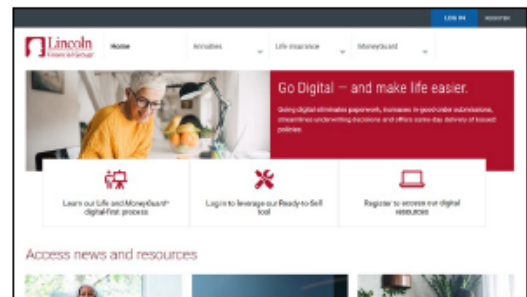
Did you know that as a Financial Professional registered on the Lincoln website, you have access to all the electronic capabilities listed below? Click each topic for more information, or [here to register today!](#)

- [Ready to Sell Tool](#) – Check your status, registration, licensing and more
- [Online Contact Information Changes](#) – Update your name, home address, phone number, email address, and more
- [Producer Website Self-Service Tools](#) – Access your book of business, correspondence, statements and pending business
- [New Business and Reallocation Alerts](#) – Get updates via email or text during the new contract issue process
- [DocuSign eContract Delivery](#) – Automatic, electronic contract delivery for you and your clients using DocuSign
- [Statement On Demand](#) – See a real-time account view to prepare for client meetings
- [Additional Investment Calculator](#) – Add a sample additional deposit and show your client the results
- [Online Claims Portal](#) – Featuring a new online claims submission experience and an easy-to-use portal

Additional resources

Our [GoDigital](#) website provides even more resources to assist Financial Professionals and back-office staff throughout the entire sales process — including our [all-new Playbook](#).

Share [this video](#) with your clients to showcase the benefits and features of registering for a Lincoln online account, too! For assistance with Lincoln’s website, please email webmaster@lfd.com or call 877-533-1022.



Forms release

Standard transition rules apply

Form Number	Name	Updates
ANF11811MO8-DI	DIA Missouri Filed Application	Updated form
ANF11811MO8-DF	Deferred Fixed/Indexed Missouri Filed Application	
AN10915-CCAS	<i>Lincoln Covered Choice</i> SM Fixed Indexed Annuity Supplement - Allstate	Misc text changes
AN10915-OBAS	<i>Lincoln OptiBlend</i> [®] Fixed Indexed Annuity Supplement - Allstate	
AN11725	Lincoln Fixed and Indexed Guaranteed Minimum Interest Rates	
AN10915-MYGPC	<i>Lincoln MYGuarantee</i> SM Plus Class Fixed Annuity Supplement	New form
AN12616, AN12616ID, AN12616NJ	<i>Lincoln MYGuarantee</i> SM Plus Class Fixed Annuity Disclosures	New disclosures

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
Indiana	7/1/2024	12/31/2024	Prior to solicitation	Prior to solicitation	Yes
Kansas	1/1/2024	6/30/2024	Prior to solicitation	Prior to solicitation	Yes
New Hampshire	2/16/2024	8/15/2024	Prior to solicitation	Prior to solicitation	Yes
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

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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LCN-6757577-070224



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.**