

FIXED ANNUITIES

# The Lincoln Leader

AUGUST 16, 2024  
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## NEW Product: *Lincoln OptiBlend*® Advisory 5 fixed indexed annuity

Available August 19, 2024; subject to firm approval

We are pleased to announce the launch of the *Lincoln OptiBlend*® Advisory 5 fixed indexed annuity, available August 19, 2024.

The *Lincoln OptiBlend*® Advisory 5 fixed indexed annuity includes a Fixed Account with a guaranteed interest rate for one year, and six indexed account options, providing for diversification opportunities within one product.

Forms and Illustrations will be available August 19<sup>th</sup>. Marketing materials are available now. Refer to the [Rate Sheet](#), the [Fact Sheet](#), and the [Client Brochure](#) for more information.

Check with your Lincoln representative for product availability.

## *Lincoln MYGuarantee*SM Plus 10-year fixed annuity

Effective August 19, 2024, the 10-year duration is open to new sales

A 10-year Initial Interest Rate Guarantee Period is available on new sales on or after August 19, 2024. Other durations of 5 and 7-years will remain available.

Surrender Charge Schedule:

- 5-year (7%, 7%, 6%, 5%, 4%, 0% thereafter)
- 7-year (7%, 7%, 6%, 5%, 4%, 3%, 2%, 0% thereafter)
- 10-year (7%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 1%, 1%, 0% thereafter)

Marketing materials are available now. Refer to the 10-year [Fact Sheet](#) and [Rate Sheet](#), and the 5 & 7-year [Fact Sheet](#) and [Rate Sheet](#) for more information.

Subject to firm approval. Product is not available in California, New York or the Virgin Islands.

Check with your Lincoln representative for product availability.

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## NEW Product: *Lincoln OptiBlend® Advisory 5* fixed indexed annuity

Available August 19, 2024; subject to firm approval

As the investing and retirement landscape changes, so do the challenges you face in helping clients achieve their goals. To provide you with a fee-based solution that may help meet their needs, *Lincoln OptiBlend® Advisory 5* will be available on August 19, 2024. Forms and illustrations for the new product will be available as of August 19<sup>th</sup>.

Marketing material is now available. You can access these on [Lincoln's Fixed Annuity Resource Guide](#).

The following chart highlights some key features:

	<i>Lincoln OptiBlend® Advisory 5</i> #ICC1515-619 and state variations (available in all states except NY and VI)
<b>Product Description</b>	<ul style="list-style-type: none"> <li>• Flexible premium fixed indexed annuity</li> <li>• Fixed Account: 1-Year Initial Fixed Interest Rate Guarantee Period                             <ul style="list-style-type: none"> <li>– 1-Year Subsequent Fixed Interest Rate Guarantee Period</li> </ul> </li> <li>• Six indexed accounts</li> </ul>
<b>Fixed Account (interest is credited daily)</b>	<p>The initial interest rate will be guaranteed for one year. Subsequent interest rates are declared annually and will never be lower than the Guaranteed Minimum Fixed Interest Rate (GMFIR) stated in the contract.</p> <p>The current GMFIR can be found in the Guaranteed Minimum Interest Rates Chart (download <a href="#">Form AN11725</a> or access the Chart from the Lincoln Forms Tool).</p>
<b>Indexed Accounts (any indexed account interest will be credited at the end of the indexed term)</b>	<ul style="list-style-type: none"> <li>• <b>1 Year S&amp;P 500 Dual Trigger</b> (Guaranteed Min. Dual Trigger Rate 1.00%)</li> <li>• <b>1 Year S&amp;P 500 Performance Triggered</b> (Guaranteed Min. Dual Specified Rate 1.00%)</li> <li>• <b>1 Year S&amp;P 500 10% Daily Risk Control Trigger</b> (Guaranteed Min. Dual Trigger Rate 1.00%)</li> <li>• <b>1 Year S&amp;P 500 Cap</b> (Guaranteed Min. Indexed Interest Cap 1.00%)</li> <li>• <b>1 Year S&amp;P 500 5% Daily Risk Control ER Spread</b> (Guar. Max. Indexed Interest Spread 20.00% max)</li> <li>• <b>1 Year S&amp;P 500 Participation</b> (Guaranteed Min. Participation Rate 5.00%)</li> </ul>
<b>Surrender Charge Schedule</b>	<p>For most states:</p> <p style="padding-left: 40px;"><b>5-Years:</b> 7%, 6%, 5%, 4%, 3%, 0% thereafter</p> <p>For California (Note: California contracts do not include the MVA provision.)</p> <p style="padding-left: 40px;"><b>5-Years:</b> 8%, 7%, 6%, 5%, 4%, 0% thereafter</p>
<b>Cash Surrender Value Guaranteed Minimum Rates</b>	<p>Guaranteed Minimum Cash Surrender Value (GMCSV) interest rate:</p> <ul style="list-style-type: none"> <li>– During Surrender Charge Period: 2.75%</li> <li>– After Surrender Charge Period: Rate will be based on current rate, not less than 0.15%</li> </ul> <p>Guaranteed Minimum Non-Surrender Value interest rate: 0.10%</p>

Check with your Lincoln representative for product availability.

## Guaranteed minimum rates updated for new fixed and fixed indexed annuity contracts

Effective with new contracts as of September 1<sup>st</sup>

We are pleased to announce that we are increasing several of the guaranteed minimum rates for new fixed and fixed indexed annuity contracts issued September 1, 2024 and later.

**Fixed Account rate:** The Fixed Account guaranteed minimum interest rate is **increasing to 1.65%**, during the surrender charge period. This guarantee provides a floor for Fixed Account rates.

**The Guaranteed Minimum Cash Surrender Value (GMCSV) interest rate:** The GMCSV interest rate is **increasing to 3.00%**, during the surrender charge period. As a reminder, the GMCSV calculation provides a floor for the minimum amount a client can receive if they surrender their contract.

The GMCSV equals 87.5% of the premium, minus any partial surrenders and related premium taxes, accumulated at this minimum rate of return to the date of contract termination (death or annuitization or full surrender).

## 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.

## Fixed Annuity Suitability Form updated

For use when Lincoln conducts the suitability review

The Fixed Annuity Suitability Form AN07091, used in most states, was recently updated (dated 8/24). Lincoln will accept the previous version of the form until **February 1, 2025**.

Reminder: The ACORD 660 form will continue to be required in states where the new NAIC Model Regulation has been adopted (see list of the recent adopting states).

The "How To Complete the Fixed Annuity Suitability Form" Guide is available by logging onto [LFD.COM > GUIDELINES AND EDUCATION > COMPLIANCE GUIDELINES](#). The guide provides helpful information for completing the Fixed Annuity Suitability Form.

## Online fixed annuities resource guide

One stop shop for your new business needs

Our [digital resource guide](#) gives you access to marketing materials, current rates, client illustrations new business forms, with no login required. Another demonstration of the ease of doing business with Lincoln.

A banner for the "Fixed annuities resource guide". On the left, a woman and a man are looking at a laptop. On the right, a dark red box contains the text: "Fixed annuities resource guide", "Access marketing material, current rates, run a client illustration & get new business forms - no login required!", and "For fewer NIGOs, submit business electronically." Below the banner is a row of links: "Run illustration", "Get forms", "OptiBlend rates", "OptiBlend rates, including CA", "MYGA rates", and "Lincoln Leader news".

Run illustration | Get forms | OptiBlend rates | OptiBlend rates, including CA | MYGA rates | Lincoln Leader news

## Why Lincoln? Review some key facts about the company

Updated flyer highlights Lincoln's strength



Familiarize yourself with Lincoln's solid balance sheet and strong credit agency ratings by viewing the [Q2 2024 Key Facts flyer](#).

The flyer offers information on Lincoln's:

- Key facts and rankings
- Key financials
- Financial strength ratings
- Awards and recognition
- General account assets

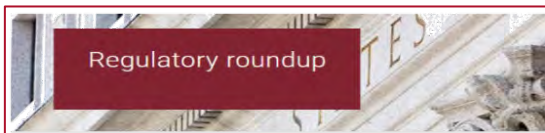
## Forms release

Standard transition rules apply

Form Number	Name
AN12208, AN12208ID, AN12208NJ,	<i>Lincoln MYGuarantee</i> <sup>SM</sup> Plus Disclosures
AN12636, AN12636ID, AN12636NJ, AN12636VT	<i>Lincoln OptiBlend</i> <sup>®</sup> Advisory 5 Disclosures
AN10915-MYGP	<i>Lincoln MYGuarantee</i> <sup>SM</sup> Plus Fixed Annuity Supplement
AN10915-OBADV	<i>Lincoln OptiBlend</i> <sup>®</sup> Advisory 5 Supplement
AN11725	Lincoln Fixed and Indexed Guaranteed Minimum Interest Rates
AN07091	Fixed Annuity Suitability Form
AN11745, AN11745AOES, AN11745AOESAWS	Annuity Distribution Request: Nonqualified IRA ROTHSEP SARSEP
AN11745AWS	Automatic Withdrawal Service Election
AN11745SCAD	Special Circumstance Annuity Distribution Request: Nonqualified IRA ROTHSEP SARSEP

## 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.

## 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 holiday:

- Labor Day: September 2, 2024 – closed

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

Fixed Annuity Lincoln Leader – August 2024

## 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) > 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 – California, Missouri

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
California	1/1/2025	6/30/2025	Prior to solicitation	Prior to solicitation	No
Indiana	7/1/2024	12/31/2024	Prior to solicitation	Prior to solicitation	Yes
Missouri	8/30/2024	2/27/2025	Prior to solicitation	Prior to solicitation	Yes
New Hampshire	2/16/2024	8/15/2024	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

### 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) > 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

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.**