

FIXED ANNUITIES

# The Lincoln Leader

SEPTEMBER 20, 2024  
VOLUME 17, ISSUE 9

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

New guaranteed rates effective September 1<sup>st</sup>

Several of the guaranteed minimum rates have increased for new fixed and fixed indexed annuities:

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

**The Guaranteed Minimum Cash Surrender Value (GMCSV) interest rate:** The GMCSV interest rate **increased to 3.00%**, during the surrender 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 the GMCSV interest rate, to the date of contract termination (death or annuitization or full surrender).



For further information and product-specific rates, refer to the Guaranteed Minimum Interest Rates Chart (download [Form AN11725](#) or access the Chart from the Lincoln Forms Tool).

## Reminder: Lincoln MYGuarantee<sup>SM</sup> Plus fixed annuity update

10-year duration is now open to new sales

A 10-year Initial Interest Rate Guarantee Period is now available on the Lincoln MYGuarantee<sup>SM</sup> Plus fixed annuity, in addition to the existing 5 and 7-years durations. Subject to firm approval. Product is not available in California, New York or the Virgin Islands.

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

### HEADLINES

[Guaranteed minimum rates September 2024](#)

[Lincoln MYGuarantee<sup>SM</sup> Plus 10-year duration open to new sales](#)

[New RTS Tool “Producer Status Dashboard”](#)

[Market Intel Exchange](#)

[Online fixed annuities resource guide](#)

[Reminder: Lincoln OptiBlend<sup>®</sup> Advisory 5 fixed indexed annuity](#)

[Resolving NIGOs](#)

[Lincoln Annuity eCapabilities](#)

[Regulatory Roundup](#)

[NAIC Training](#)

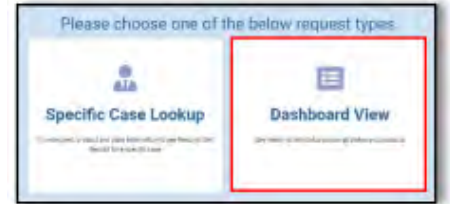
[Contact information](#)

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

## Introducing New Ready to Sell Tool “Producer Status Dashboard”

Lincoln’s [Ready to Sell Tool](#) is a self-service, sales prep platform that can check a producer’s status, registration, licensing, appointments, contracting, and more! The tool is designed to help reduce Not in Good Order (NIGO) issues and avoid requirement roadblocks before the sales process begins.

The tool now features a **Producer Status Dashboard**, which includes helpful icons for viewing a Financial Professional’s overall readiness to sell across all states and products.



- Your resident jurisdiction is at the top of the list and highlighted in yellow.
- All other available states are highlighted in blue.
- A green check indicates you can sell all products in that product type in that state.
- A red X indicates you are not ready to sell any of the product types in that state.
- A grey exclamation point indicates you are ready to sell some, but not all, of the products in that product type in that state.

For more details, [Click Here](#).

## 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.

## 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.



### Fixed annuities resource guide

Access marketing material, current rates, run a client illustration & get new business forms - no login required!

For fewer NIGOs, submit business electronically.

Run illustration [↗](#) | Get forms [↗](#) | OptiBlend rates [↗](#) | OptiBlend rates, including CA [↗](#) | MYGA rates [↗](#) | Lincoln Leader news [↗](#)

## Reminder: *Lincoln OptiBlend*<sup>®</sup> Advisory 5 fixed indexed annuity

Now available; subject to firm approval

*Lincoln OptiBlend*<sup>®</sup> Advisory 5 fixed indexed annuity is a new fee-based solution that offers clients access to a fixed account and six indexed account options that ensure principle is protected no matter which crediting strategy is chosen:

- 1 Year Fixed Account
- 1 Year S&P 500 Dual Trigger
- 1 Year S&P 500 Performance Trigger
- 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

Refer to the [Rate Sheet](#), the [Fact Sheet](#), and the [Client Brochure](#) for more information. Product and features are subject to firm and state availability. Not available in New York or the Virgin Islands.

## Resolving NIGOs

Incomplete or incorrect application submissions may be deemed “NIGO” (Not in Good Order)

Lincoln Annuity New Business will always try to resolve any issues by working with the servicing agent or representative. Lincoln strives to be as flexible as possible in resolving NIGOs via recorded line or email. The majority of NIGOs dealing with missing information may be resolved over a recorded line. View the [Types of NIGOs and ways to resolve them](#).

Note: Not all items may be accepted on a recorded line; contact your Lincoln representative or New Business Case Coordinator for specific inquiries.

### Alerts and notifications provide 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. Learn how to sign up for Alerts and notifications [here](#).

## 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

## 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.

## 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](#) > 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](#) > 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

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

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

This email and its attachments may collect your personal information to improve Lincoln's products or to provide you with services related to its products. For more information, please see our [privacy policy](#).

©2024 Lincoln National Corporation

[LincolnFinancial.com](#)

LCN-7019737-091624



# 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.**