FIXED ANNUITIES

The Lincoln Leader

OCTOBER 11, 2024

VOLUME 17, ISSUE 10

Year-end 2024 business cut-off dates

Year-end processing dates for individual annuities

Listed below are some important cut-off dates regarding year-end processing of 2024 Good Order business. Please keep in mind that transactions processed after the deadline will be completed on a best-efforts basis with no guarantees as to the tax year in which they will be reported.

All annuity business mail (applications, checks, financial request, etc.) must be received in good order in the appropriate location by 4:00 p.m. ET by the date specified below. The dates shown do not represent 2024 compensation payout. The contract must issue in 2024 in order to earn 2024 production credit with Lincoln. Important dates to remember:

- **All fixed, fixed indexed and income annuities: December 20, 2024**
  - This cut-off date applies to all applications; however, for "Applications without money," this date is for rate locks only.
  - This date does not pertain to Lincoln production credit or the issue date.
  - Contact the appropriate New Business Case Coordinator with any questions regarding new business.

Requests in good order received on or before the following dates will ensure 2024 tax reporting:

- **Withdrawals, internal transfers, surrenders, loans, one-time RMDs: December 20, 2024**
- **Automatic Withdrawal Service (AWS) for RMDs: December 1, 2024**

HEADLINES

Year-end deadlines

Coming soon: Annuity Pending Tool

1099 now online

Market Intel Exchange

Enhancement to online registrations

Paperless licensing & contracting

Delegation information

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Online resource guide

Regulatory roundup

NAIC training required

Contact information

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

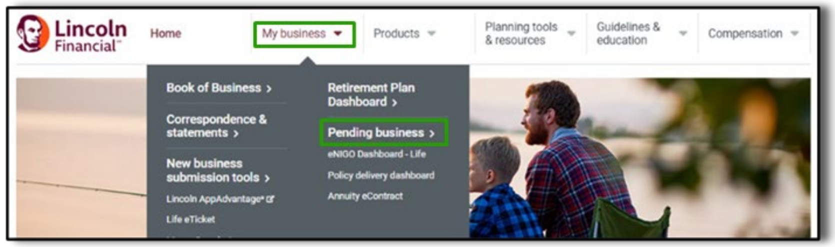
Coming soon: Annuity Online Pending Tools

Starting October 21, 2024

The Lincoln Producer Website's Pending Case Status Tools are designed to streamline operations and save valuable time for Financial Professionals and their support teams. These tools provide immediate access to pending cases and are the fastest way to address outstanding requirements!

In our commitment to delivering top-notch service to our partners, Lincoln is thrilled to announce that starting October 21, 2024, Financial Professionals can take advantage of the following Annuity Pending Tool enhancements:

- Business Type Tabs
- Status Filters
- Case Tracker
- Resolve Outstanding Requirements
- Rate Lock Table
- Funds Received Table



For more information, click here.

Online 1099 Tax Statements and Email Notification

Lincoln is excited to offer its annuity and life insurance policy owners the ability to access 1099 tax statements online and opt-in to go paperless and receive an annual email notification when their tax statement(s) are ready to view online, instead of receiving their 1099 tax documents via mail.

Click here to learn more about this new functionality and how it works.

Thank you for helping Lincoln customers go paperless and utilize our secure, digital self-service options!

Market Intel Exchange

Market data and insights from Lincoln and industry asset management partners

Lincoln's Market Intel Exchange (PDF) (MIE) provides financial professionals and clients timely insights into today's complex markets — and more.

Subscribe to the Market Intel Exchange. This resource is client-approved and delivered quarterly to your inbox – sign up today!

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.

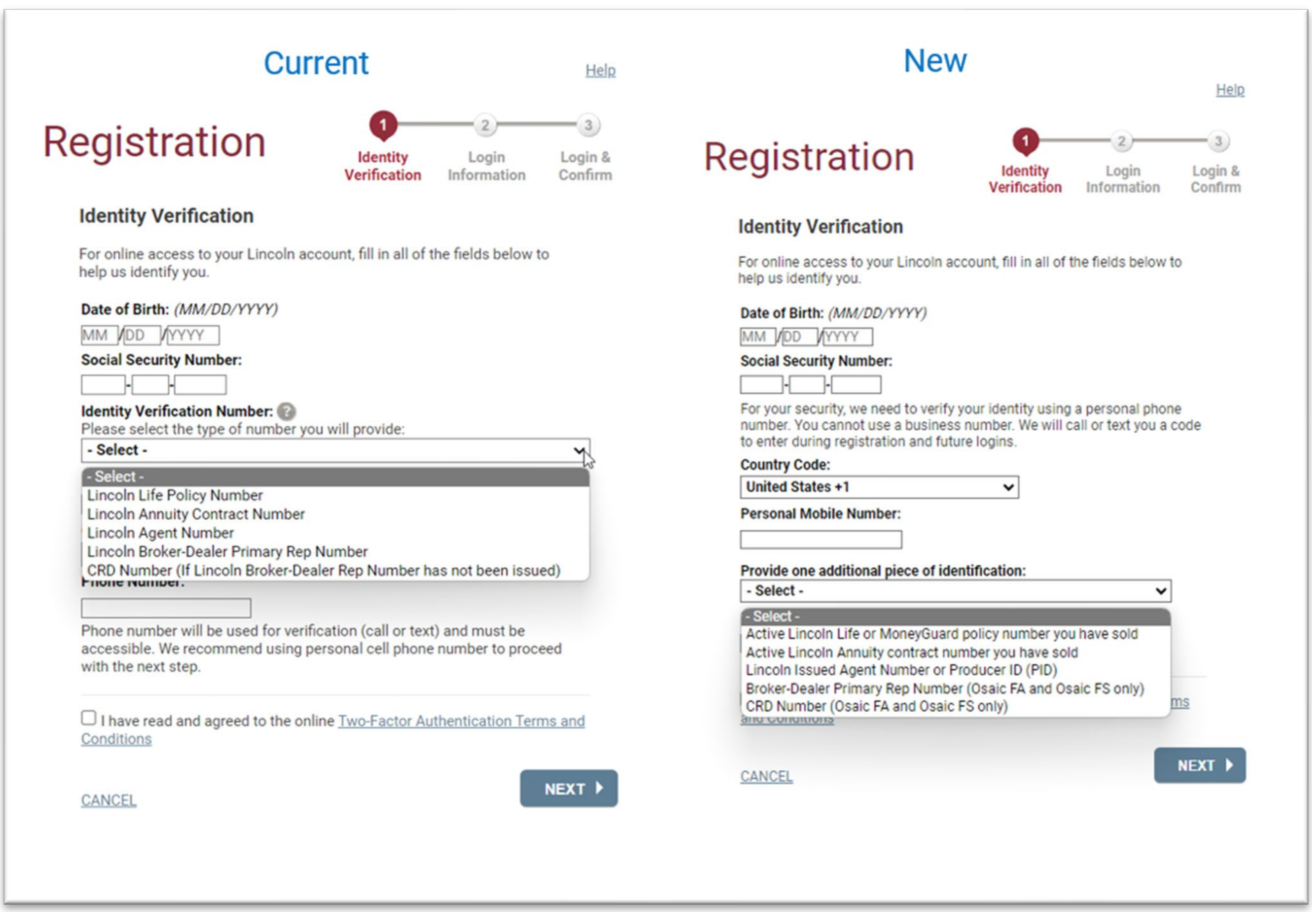
Enhancement to producer online registrations

Simplified identity verification options

In response to feedback from producers, Lincoln is making improvements to the online registration process to address confusion about the identity verification number options and increase producers' ability to complete registrations successfully.

Enhancements

- Reordered the field positions on the first page to group like information together.
- Updated field labels, descriptions, help text and error messages to provide clarity regarding the entry of personal phone number for identity verification.
- Modified the wording of drop-down menu items to clarify which options apply to a given user:
    - Active Lincoln Life or MoneyGuard policy number you have sold
    - Active Lincoln Annuity contract number you have sold
    - Lincoln Issued Agent Number or Producer ID (PID)
    - Broker-Dealer Primary Rep Number (Osaic FA and Osaic FS only)
    - CRD Number (Osaic FA and Osaic FS only)
- Updated references to LFA, LFS and LFN to support the transition to Osaic.



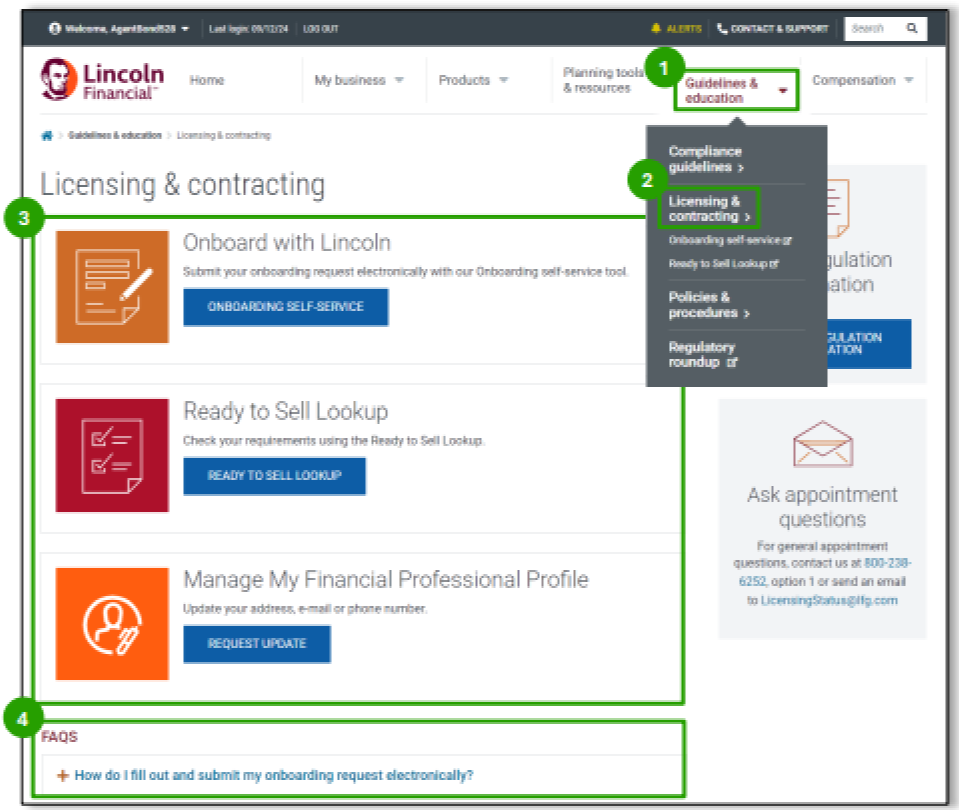
Simplify Your Life with Paperless Licensing & Contracting

At Lincoln, we know life moves *fast*.

To simplify the lives of our life insurance and annuity Financial Professionals*, we offer **online licensing and contracting solutions** that are both *faster and easier* than paper processes.

To access, start by logging into the Lincoln Producer Website.

1. Select **Guidelines & Education** from the top menu.
2. Select **Licensing & Contracting** from the dropdown options.
3. From here, you can quickly complete onboarding, review licensing requirements, and update your address, email, or phone number!
4. Utilize the helpful **FAQs** at the bottom of the page for any questions.



**Note: The web page above is only available for established Financial Professionals and will not show for prospects.*

For any questions not included in the FAQs, please contact our Customer Care Center at 800-487-1485.

Reminder – Delegation process for LincolnFinancial.com

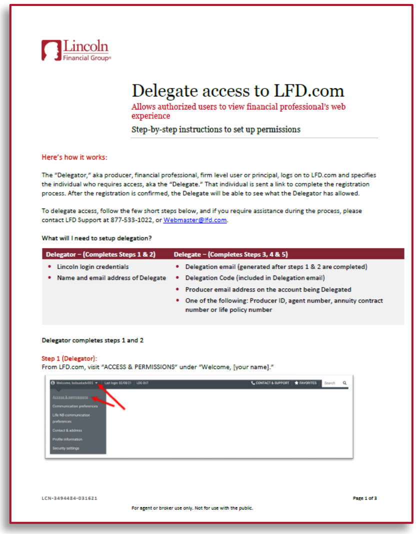
Provide authorized associates access to your book

With a few simple steps you could 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.



Lincoln Financial Group

Delegate access to LFD.com

Allows authorized users to view financial professional's web experience

Step-by-step instructions to set up permissions

Here's how it works:

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.

To delegate access, follow the few short steps below, and if you require assistance during the process, please contact LFD Support at 877-533-1022, or Webmaster@lfd.com.

What will I need to setup delegation?

Delegator – (Completes Steps 1 & 2)	Delegate – (Completes Steps 3, 4 & 5)
• Lincoln login credentials • Name and email address of Delegate	• Delegation email (generated after steps 1 & 2 are completed) • Delegation Code (included in Delegation email) • Producer email address on the account being Delegated • One of the following: Producer ID, agent number, annuity contract number or life policy number

Delegator completes steps 1 and 2

Step 1 (Delegator):
From LFD.com, visit "ACCESS & PERMISSIONS" under "Welcome, [your name]."

CONTACT & SUPPORT
FAVORITES
Access & permissions
Communication preferences
Life NB communication preferences
Contact & address
Profile information
Security settings

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For agent or broker use only. Not for use with the public.

Individual Annuity Contact Center: Holiday hours

The Lincoln Individual Annuities Customer Contact Center (for financial professionals and clients) will observe the upcoming holiday hours:

- Thanksgiving Day: November 28th – closed
- Day after Thanksgiving: November 29th – OPEN, 8:00 am – 1:00 pm ET
- Christmas Day: December 25th – closed

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.

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 – *Louisiana*

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
Louisiana	**9/20/2024**	**3/19/2025**	**Prior to solicitation**	**Prior to solicitation**	**Yes**
Missouri	8/30/2024	2/27/2025	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 Guide

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

LCN-7085273-100224

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.**