

FIXED ANNUITIES

# The Lincoln Leader

NOVEMBER 8, 2024

VOLUME 17, ISSUE 11

## New Lock accounts provide multi-year trigger rate guarantee on fixed indexed annuities

Effective for contracts issued on or after November 18, 2024

Lincoln is pleased to announce a new account option available on new *Lincoln OptiBlend*<sup>®</sup> and *Lincoln FlexAdvantage*<sup>®</sup> fixed indexed annuity contracts.

Clients will now have an option to lock in a trigger rate guarantee that's determined by the surrender charge period with the 1 Year S&P 500 10% Daily Risk Control Trigger Lock, providing additional predictability. Effective November 18, the following lock accounts will be available:

### 1 Year S&P 500 10% Daily Risk Control Trigger 5 Year Lock

- *Lincoln OptiBlend*<sup>®</sup> 5
- *Lincoln OptiBlend*<sup>®</sup> 10
- *Lincoln OptiBlend*<sup>®</sup> Advisory 5
- *Lincoln FlexAdvantage*<sup>®</sup> 5

### 1 Year S&P 500 10% Daily Risk Control Trigger 7 Year Lock

- *Lincoln OptiBlend*<sup>®</sup> 7
- *Lincoln FlexAdvantage*<sup>®</sup> 7

These Lock accounts are only available for allocation at contract issue. Additional deposits cannot be allocated to or from the account for the duration of the 5- or 7-year interest rate guarantee period. After the 5- or 7-year guarantee period, the account closes and funds can be reallocated. For *Lincoln OptiBlend*<sup>®</sup> 10, the guaranteed rate period is five years; after five years, a new 5-year rate is declared.

Access our [fixed annuity resource guide](#) for marketing materials, current rates, client illustrations and new business forms – no login required. Products and features are subject to firm and state availability.

## HEADLINES

[Multi-year rate guarantee](#)[Fixed indexed annuity updates](#)[Annuity Online Pending Tools](#)[Online 1099 tax statements](#)[New! Annuity eContract Reminder Emails](#)[Market Intel Exchange](#)[Online Producer Contracting](#)[Holiday hours](#)[2024 year-end deadlines](#)[Annuity Suitability- NY](#)

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

# Additional indexed annuity account updates

Effective on or after November 18, 2024

- *Lincoln OptiBlend*®: Closing the 2 Year BlackRock Dynamic Allocation Participation to new sales. The 1 Year BlackRock Dynamic Allocation Participation will still be available for allocation for new sales.
- *Lincoln FlexAdvantage*®: Closing the 1 Year BlackRock Dynamic Allocation Participation to new sales.

## Transition Guidelines:

### *Lincoln OptiBlend*®

- Effective November 18, 2024, the 2 Year BlackRock Dynamic Allocation Participation account will no longer be available for new contracts. To allocate money to this account, both paper and electronic applications must be signed, dated, received in good order, and funded by 4 p.m. ET on Friday, November 15, 2024. If funds are not received by the deadline, new allocation instructions must be provided and can be accepted on a recorded line.

### *Lincoln FlexAdvantage*®

- Effective November 18, 2024, the 1 Year BlackRock Dynamic Allocation Participation account will no longer be available for new contracts. To allocate money to this account, both paper and electronic applications must be signed, dated, received in good order, and funded by 4 p.m. ET on Friday, November 15, 2024. If funds are not received by the deadline, new allocation instructions must be provided and can be accepted on a recorded line.

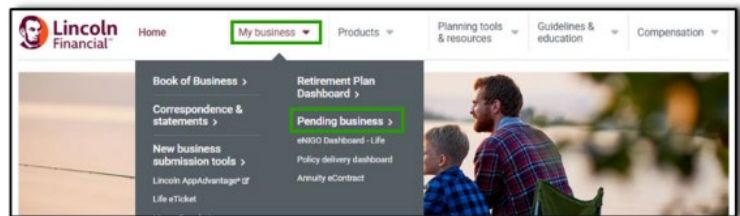
# Annuity Online Pending Tools

Now live!

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.

Please note these tax statements will not become available until approximately January 31, 2025.

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

Fixed Annuity Lincoln Leader – November 2024

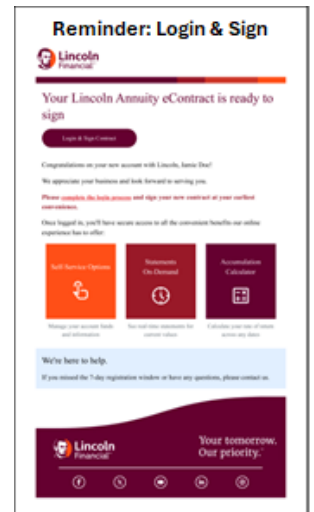
# New! Annuity eContract Reminder Emails

Back in April, we announced that [DocuSign eContract Delivery](#) is the default method for Lincoln Individual Annuity products. Starting November 11, 2024, your clients will receive helpful emails reminding them to register for an online account and/or electronically sign their Annuity contract.

## What you need to know:

- The first reminder email will be sent on the 7<sup>th</sup> day after the initial email, and the final reminder will be sent on the 14<sup>th</sup> day after the initial email.
- These emails are the same as the welcome email, but 'Reminder' has been added to the subject line.
- In addition, the emails have been updated to include the new Lincoln branding!

DocuSign eContract Delivery provides the most efficient and seamless experience for our Annuity Financial Professionals and clients, aligning with our digital-first strategy.



# 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.

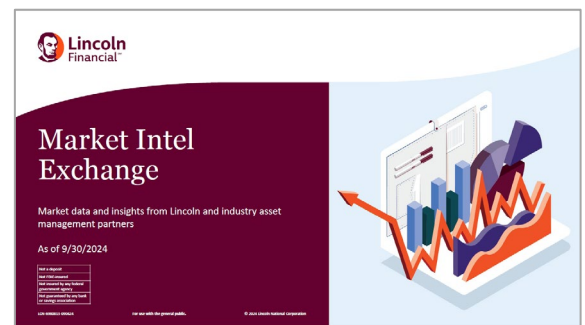
Run illustration | Get forms | OptiBlend rates | OptiBlend rates, including CA | MYGA rates | Lincoln Leader news

# 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

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# Online Producer Contracting

## Financial Professional onboarding made easy

Lincoln is proud to offer online producer contracting, making it faster and easier than paper to onboard life insurance and annuity Financial Professionals! Paperless contracting creates a positive customer experience and allows our Financial Professionals and distribution partners to:

- ✓ Reduce the time and effort required to submit an onboarding request
- ✓ Streamline the onboarding request process and avoid the hassle of mailing, faxing, or emailing completed forms to Lincoln
- ✓ Improve operational efficiency by reducing delays caused by incomplete requests or invalid submissions

[Click here to learn more!](#)

## 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

## 2024 year-end business cut-off dates for Lincoln individual annuities

Listed below are some important cut-off dates to remember 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. Dates below do not represent 2024 compensation payout.

| Request or Process   | Business Deadline Date  | Contact Number  |
|--|---|---|
| <b>Individual Fixed, Fixed Indexed and Income Annuity New Business:<sup>1</sup></b>                                |   |   |
| 1. Apps with money<br>2. Apps without money<br>3. Apps with internal transfers<br>4. Ongoing Remittances/ Deposits | December 20, 2024   | Contact the appropriate New Business Case Coordinator |
| <b>Financial Distributions:<sup>1</sup></b>  |   |   |
| Withdrawal, internal transfer, surrender, loan, one-time RMD   | December 20, 2024<br><i>Note: "In good order" requests received on or before 12/20/24 will ensure 2024 tax reporting.</i> | Contact the appropriate product line Call Center      |
| Automatic Withdrawal Service (AWS) for RMD <sup>1</sup>  | December 1, 2024<br><i>Note: "In good order" requests received on or before 12/1/24 will ensure 2024 tax reporting.</i>   | Contact the appropriate product line Call Center      |

<sup>1</sup> All annuity business mail (applications, checks, financial requests, etc.) must be received in good order in the appropriate location by market close.

# Annuity Suitability NY – updated form

## For use when Lincoln conducts the suitability review

The Annuity Suitability and Best Interest and Summary Customer Disclosure Form AN07091NY, was recently updated (dated 11/24). Lincoln will accept the previous version of the form until February 1, 2025.

# 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 – 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        |
| <b>Louisiana</b> | <b>9/20/2024</b> | <b>3/19/2025</b>   | <b>Prior to solicitation</b>                                     | <b>Prior to solicitation</b>                 | <b>Yes</b> |
| 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        |

View the complete Annuity Education Requirements 50-state chart by logging onto:

[LINCOLNFINANCIAL.COM](https://www.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 the 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-7256573-110124



## 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.**