

FIXED ANNUITIES

# The Lincoln Leader

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## 2024 was a notable year for Lincoln fixed annuities

The Lincoln fixed annuity team was busy in 2024 with product innovations, continued efforts to make it as easy as possible to do business with us, and providing market insights. Here are a few highlights from 2024:

With the annuity market constantly evolving, Lincoln introduced several product innovations to meet customer needs:

- In March, we introduced a [Dual Trigger](#) crediting strategy for fixed indexed annuities which offers the opportunity for growth in up, flat, and even down markets. We also introduced the [1 Year S&P 500 10% Daily Risk Control Trigger](#)
- In August, [Lincoln MYGuarantee<sup>SM</sup> Plus 10-year](#) fixed annuity launched for clients who prefer a longer term guarantee, as well as a new fee-based solution, [Lincoln OptiBlend<sup>®</sup> Advisory 5](#)
- In November, we introduced the Trigger Lock crediting strategy for fixed indexed annuities, which offers a multi-year trigger rate guarantee

In addition to innovative products, Lincoln remains committed to making it as easy as possible to do business with. In that spirit, we made several notable enhancements in 2024, including:

- Rate lock hold increases from 7 to 10 days for cash business on [fixed](#) and [fixed indexed annuities](#)
- Updated website self-service tools for producers
- Quicker and easier access to contracts thru [DocuSign eContract delivery](#)
- New [online producer contracting](#)
- Enhanced [annuity online pending tools](#)

Lastly, Lincoln continues to partner with some of the industry's most respected asset managers to provide economic and market insights. Here are several ways we kept you connected in 2024:

- [Market Intel Exchange](#)
- [Quarterly CIO Perspectives](#)
- [Timely and topical blogs](#)

### HEADLINES

[2024 Year recap](#)[Market Intel Exchange](#)[Reminder: S&P 500 10%  
DRC Trigger Lock](#)[Holiday hours](#)[Online 1099 tax statements](#)[Online tax center](#)[Phone Routing Enhancements](#)[Why Lincoln? Q3 Key facts](#)[Year-end 2024 deadlines](#)[Updated Market Conduct  
Manual](#)[NAIC training required](#)[Contact information](#)

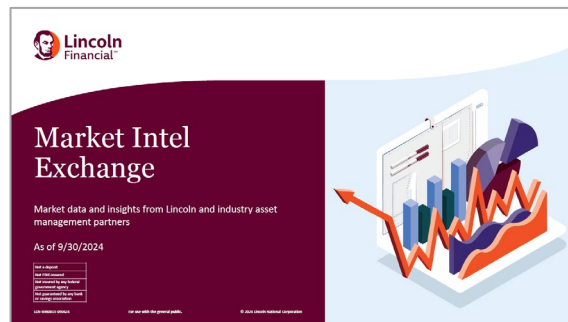
[Check out our current rates or run an illustration \(no login required\).](#)

# 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

## Reminder: S&P 500 10% Daily Risk Control Trigger Lock

Now available; subject to state and firm approval

Lincoln is pleased to offer the 1 Year S&P 500 10% Daily Risk Control Trigger Lock to new *Lincoln OptiBlend*® and *Lincoln FlexAdvantage*® fixed indexed annuity contracts.

Clients now have an option to lock in an initial trigger rate guarantee, for a multi-year period.

The Lock accounts are only available for allocation at contract issue and their length is determined by the surrender charge period. 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*® 10, the guaranteed rate period is five years; after five years, a new 5-year rate is declared.

### Available indexed accounts for new contracts issued on or after November 18, 2024:

#### *Lincoln OptiBlend*® fixed indexed annuity

- 1 Year S&P 500 Dual Trigger
- 1 Year S&P 500 Performance Triggered
- 1 Year S&P 500 10% Daily Risk Control Trigger
- 1 Year S&P 500 10% Daily Risk Control Trigger Lock
- 1 Year S&P 500 Cap
- 1 Year S&P 500 5% Daily Risk Control ER Spread
- 1 Year S&P 500 Participation
- 1 Year BlackRock Dynamic Allocation Participation

#### *Lincoln FlexAdvantage*® fixed indexed annuity

- 1 Year S&P 500 Dual Trigger
- 1 Year S&P 500 Performance Triggered
- 1 Year S&P 500 10% Daily Risk Control Trigger
- 1 Year S&P 500 10% Daily Risk Control Trigger Lock
- 1 Year S&P 500 Cap
- 1 Year S&P 500 Participation

Review the product Fact Sheets for more information and complete index disclosures. Not available in all states or in all firms. Illustrations will reflect the indexed account updates as of November 18, 2024.

Access our [fixed annuity resource guide](#) for marketing materials, current rates, client illustrations and new business forms – no login required.

## Individual Annuity Contact Center: Holiday hours

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

- Christmas Day: December 25th – closed
- New Year's Day: January 1st – closed
- Martin Luther King, Jr. Day: January 20th – closed

# 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.

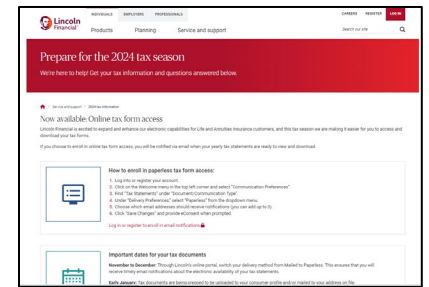
## Updated web content helps clients prepare for the 2024 tax season

Available on [LincolnFinancial.com](#)

Lincoln has updated the information it provides to clients about various commonly asked tax questions received by Lincoln at this time of year. Common topics include:

- **Important dates** – Dates to be aware of for various tax documents are listed conveniently all in one place
- **Frequently asked questions** – Includes commonly asked questions that Lincoln receives during tax time, for various business lines

To visit the Tax Center on [LincolnFinancial.com](#), [click here](#).



## Phone Routing Enhancements for Financial Professionals

On November 25, 2024, Lincoln launched dedicated agent queues for its annuity and life insurance Financial Professionals, providing a more direct path to a live service representative!

### What You Need to Know

- Prior to November 25th, Financial Professionals and clients were prompted to engage in self-service options. If they couldn't reach their desired destination, they were directed to a switchboard queue and transferred to the correct queue based on the nature of their call.
- Now Financial Professionals can:
  - Continue to utilize self-service options, or
  - Directly connect to a trained service representative for **product-specific inquiries** by authenticating themselves.
    - **Authentication** consists of providing a policy number and the last 4 digits of your social security number
- There is no change to Financial Professional Producer Solutions or claims calls
- There is no change to the client phone experience

## 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 [Q3 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

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Fixed Annuity Lincoln Leader – December 2024

# 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.

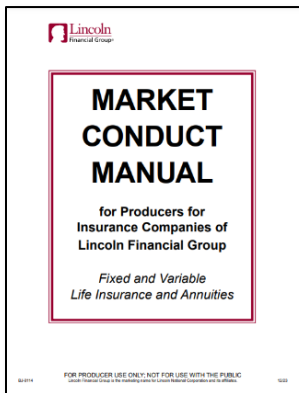
All annuity business mail (applications, checks, financial request, etc.) must be received in good order in the appropriate location by 4:00 p.m. ET by the date specified below. The dates shown do not represent 2024 compensation payout. The contract must issue in 2024 in order to earn 2024 production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

Important dates to remember:

Request or Process	Business Deadline Date	Contact Numbers
<b>Individual Annuity New Business:</b>		
1. Apps with money 2. Apps without money 3. Apps with internal transfers 4. Ongoing Remittances/ Deposits	December 20, 2024	Contact the appropriate New Business Case Coordinator
<b>Financial Distributions</b>		
Withdrawal, internal transfer, surrender, loan, one-time RMD	December 20, 2024 <i>Note: "In good order" requests received on or before 12/22/23 will ensure 2023 tax reporting.</i>	Contact the appropriate product line Call Center
Automatic Withdrawal Service (AWS) for RMD <sup>1</sup>	December 1, 2024 <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

# The Market Conduct Manual

## Updated for producers



The Market Conduct Manual for producers has been updated effective November 2024. The Market Conduct Manual is a guide for producers who sell Lincoln's individual life insurance and annuity products. This manual provides a high-level overview of Lincoln's expectations for ethical conduct and good business practices in the sales of these products. It covers a wide variety of topics and is provided to producers upon appointment with Lincoln's insurance companies. By signing a Producer Agreement with Lincoln, producers agree to adhere to the guidelines contained within the manual. The manual was recently updated to reflect Lincoln's current market conduct policies and procedures.

The updated manual (BJ-8114) is available in the Consolidated Forms Tool in the Producer Solutions Life of Business section, and on Lincoln's producer websites or you may [click here](#) to view the updated manual.

# Lincoln Annuity eCapabilities

## Registering for an online account has its perks!

As a Financial Professional registered on the Lincoln website, you have secure and convenient 24/7 access to electronic capabilities like online licensing and contracting, pending business tools, eContract delivery and more!

[Click here](#) to explore all Annuity eCapabilities available to you.

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Fixed Annuity Lincoln Leader – December 2024

# Updated annuity disclosures and supplements

Form Number <sup>1</sup>	Name	Updates
AN10915-OB	<i>Lincoln OptiBlend</i> ® Fixed Indexed Annuity Supplement	Fund updates
AN10915-OBADV	<i>Lincoln OptiBlend</i> ® Advisory Fixed Indexed Annuity Supplement	
AN10915-FLEX	<i>Lincoln FlexAdvantage</i> ® Fixed Indexed Annuity Supplement	
AN12052, AN12052VT, AN12052ID, AN12052NJ	Disclosure Statement for <i>Lincoln FlexAdvantage</i> ® FIA	
AN11863, AN11863VT, AN11863ID, AN11863NJ	Disclosure Statement for <i>Lincoln OptiBlend</i> ® FIA	
AN12636, AN12636VT, AN12636ID, AN12636NJ	Disclosure Statement for <i>Lincoln OptiBlend</i> ® Advisory 5 FIA	

1. State-, firm- and product-specific versions may exist.

## Online Producer Contracting

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!](#)

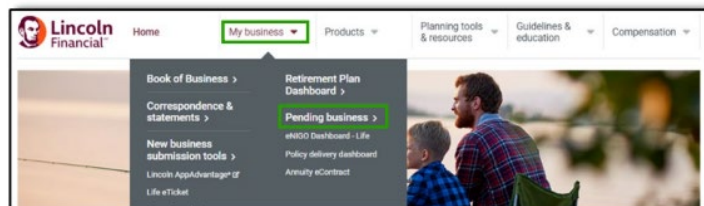
## Annuity Online Pending Tools

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](#).

# Empower Latino Families for a Prosperous Future – and a Secure Retirement

New blog post by Lorenzo Amaya, Digital Competitive Intelligence Consultant

Lincoln is committed to helping people protect every part of their financial futures. We previously looked at how life insurance can help protect Latino families. Today we're going to focus on another way you can help families achieve financial security, through retirement planning. [Read more here](#)

## 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 > 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 – Nevada

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
<b>Nevada</b>	<b>11/15/2024</b>	<b>5/14/2025</b>	<b>Prior to solicitation</b>	<b>Prior to solicitation</b>	<b>Yes</b>
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](#) > GUIDELINES AND EDUCATION > COMPLIANCE GUIDE

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Fixed Annuity Lincoln Leader – December 2024

### 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-7418312-120624



## 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

### 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.**