

FIXED ANNUITIES

The Lincoln Leader

SEPTEMBER 23, 2022
VOLUME 15, ISSUE 9

Illustrations help tell the story

Our award-winning illustrations are a great educational tool

The illustration emphasizes the concepts of wealth protection and growth potential.

Illustration summary page

The illustration starts with a colorful summary page that presents the product features and benefits in an easy-to-understand, personalized format. This summary page reinforces the reasons someone may wish to buy an annuity.

Summary of your benefits

YOUR PROBLEM
\$100,000

Summary of your benefits:

- Principal protection:** Protect your Account Value from market fluctuations. Contract guaranteed will never be less than 100%.
- Growth potential:** Grow your Account Value based on your allocations in the Fixed Account and/or interest accretion(s).
- Flexibility:** Replicate your money across the sectors in your wealth choice.

YOUR ALLOCATION
State as of December 31, 2022

- Fixed Account:** Initial Interest Rate: 3.75%. Your money earns guaranteed interest of 3.75% per year. The interest rate is credited to your account.
- 1 Year Blackrock Dynamic Allocation Participation Plus:** Participation Rate: 195.00%. At the end of the year, your account value includes the percentage change multiplied by your participation rate.
- 1 Year Fidelity AIM Dividend Participation:** Participation Rate: 135.00%. At the end of the year, your account value includes the percentage change multiplied by your participation rate.
- 1 Year S&P 500 Participation:** Participation Rate: 37.00%. At the end of the year, your account value includes the percentage change multiplied by your participation rate.

This illustration does not include all the features available in this product. Marketing material includes details on all features. Please contact your Lincoln representative for more information. This illustration is not intended to be used as a sales tool. The actual value at the beginning of the interest term and is not reflected in the interest credited. See Key Terms for further details.

Hypothetical account details

These pages show each interest account and the associated credited interest.

In years where there is a negative percent change in the index value, these pages demonstrate how a fixed indexed annuity provides protection from market loss.

Hypothetical account details

YOUR WEALTH PROTECTION AND GROWTH POTENTIAL

End of Year	Age	Premiums	Fixed Account		1 Year Blackrock Dynamic Allocation Participation Plus		1 Year Fidelity AIM Dividend Participation		1 Year S&P 500 Participation	
			Year Index	Account Value	Index	Year Index	Account Value	Index	Year Index	Account Value
1	61	\$100,000	3.75%	\$103,750	6.27%	16.15%	\$124,539	7.12%	14.1%	\$122,883
2	62	\$100,000	3.75%	\$107,563	2.48%	-0.50%	\$107,063	8.42%	12.0%	\$124,284
3	63	\$100,000	3.75%	\$113,338	3.42%	17.82%	\$135,255	3.80%	10.20%	\$126,352
4	64	\$100,000	3.75%	\$119,074	3.42%	17.82%	\$163,446	4.22%	11.20%	\$128,420
5	65	\$100,000	3.75%	\$124,810	3.42%	17.82%	\$191,637	4.64%	12.20%	\$130,488
6	66	\$100,000	3.75%	\$130,546	3.42%	17.82%	\$219,828	5.06%	13.20%	\$132,556
7	67	\$100,000	3.75%	\$136,282	3.42%	17.82%	\$248,019	5.48%	14.20%	\$134,624
8	68	\$100,000	3.75%	\$142,018	3.42%	17.82%	\$276,210	5.90%	15.20%	\$136,692
9	69	\$100,000	3.75%	\$147,754	3.42%	17.82%	\$304,401	6.32%	16.20%	\$138,760
10	70	\$100,000	3.75%	\$153,490	3.42%	17.82%	\$332,592	6.74%	17.20%	\$140,828
11	71	\$100,000	3.75%	\$159,226	3.42%	17.82%	\$360,783	7.16%	18.20%	\$142,896
12	72	\$100,000	3.75%	\$164,962	3.42%	17.82%	\$388,974	7.58%	19.20%	\$144,964
13	73	\$100,000	3.75%	\$170,698	3.42%	17.82%	\$417,165	8.00%	20.20%	\$147,032
14	74	\$100,000	3.75%	\$176,434	3.42%	17.82%	\$445,356	8.42%	21.20%	\$149,100
15	75	\$100,000	3.75%	\$182,170	3.42%	17.82%	\$473,547	8.84%	22.20%	\$151,168
16	76	\$100,000	3.75%	\$187,906	3.42%	17.82%	\$501,738	9.26%	23.20%	\$153,236
17	77	\$100,000	3.75%	\$193,642	3.42%	17.82%	\$529,929	9.68%	24.20%	\$155,304
18	78	\$100,000	3.75%	\$199,378	3.42%	17.82%	\$558,120	10.10%	25.20%	\$157,372
19	79	\$100,000	3.75%	\$205,114	3.42%	17.82%	\$586,311	10.52%	26.20%	\$159,440
20	80	\$100,000	3.75%	\$210,850	3.42%	17.82%	\$614,502	10.94%	27.20%	\$161,508
21	81	\$100,000	3.75%	\$216,586	3.42%	17.82%	\$642,693	11.36%	28.20%	\$163,576
22	82	\$100,000	3.75%	\$222,322	3.42%	17.82%	\$670,884	11.78%	29.20%	\$165,644
23	83	\$100,000	3.75%	\$228,058	3.42%	17.82%	\$699,075	12.20%	30.20%	\$167,712
24	84	\$100,000	3.75%	\$233,794	3.42%	17.82%	\$727,266	12.62%	31.20%	\$169,780
25	85	\$100,000	3.75%	\$239,530	3.42%	17.82%	\$755,457	13.04%	32.20%	\$171,848
26	86	\$100,000	3.75%	\$245,266	3.42%	17.82%	\$783,648	13.46%	33.20%	\$173,916
27	87	\$100,000	3.75%	\$251,002	3.42%	17.82%	\$811,839	13.88%	34.20%	\$175,984
28	88	\$100,000	3.75%	\$256,738	3.42%	17.82%	\$840,030	14.30%	35.20%	\$178,052

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Contact your Lincoln representative for a customized illustration.

HEADLINES

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

Streamlined Roth IRA Conversion process available with *Lincoln OptiBlend*[®] fixed indexed annuities

Only one application needed to set up mirror Traditional IRA and Roth IRA contracts

Representatives can now submit one application to establish two *Lincoln OptiBlend*[®] contracts: a Traditional IRA, and a second contract that represents the Roth IRA conversion amount.

- The *Lincoln OptiBlend* application must be submitted via paper or online via FireLight. Check the box shown below, found on the Application Supplement, to indicate a Roth IRA conversion and indicate the Roth conversion amount.

Roth IRA Partial Conversion – Optional. Only available for traditional IRA funds.

Check this box if you want to establish a new ROTH IRA contract in addition to your new IRA contract.
Lincoln will establish two identical contracts based on the selections made on the annuity application and this supplement. The amount you indicate will be converted from your IRA contract to establish your new ROTH IRA contract.

Please Indicate: Partial conversion amount \$ _____

- Two Traditional IRA contracts will be established with the same issue date and premium allocations; the dollar amount for each contract will be determined according to the instructions given on the application.
- Soon after the contracts are established, the tax status on the second contract will be converted to a Roth IRA, and Lincoln will issue a client letter, the Roth Amendment and the Roth IRA disclosure statement.
- The total premium amount indicated on the application will be used to determine if the business meets the minimum/maximum premium limits. *However, a minimum of \$5,000 is needed to establish the Roth IRA contract.*
- For rate setting, each individual contract will be evaluated separately to determine if the contract is issued using the low or high band rates.
- The contracts will be set up with the identical premium allocation, but at the first contract anniversary, eligible accounts within each annuity can be reallocated independently.

For more information on Roth conversions, refer to the [Frequently Asked Questions](#) document or contact your Lincoln representative.

This new process avoids the need for two applications and the potential for multiple Roth IRA contracts over the years. Check out this client-approved [sales idea](#) for a partial Roth conversion case study.

The advertisement features the Lincoln Financial Group logo at the top left. The main headline is "Make a tax-smart move". Below it, a sub-headline reads: "A partial Roth conversion can be a savvy strategy for an IRA if you're facing tax-bracket-busting withdrawals in your future." The body text explains that partial Roth conversions can reduce taxes on "never been taxed" retirement money, but the trade-off is a big tax benefit down the road. A photo of a woman in a yellow shirt working on a laptop is shown. A red box next to the photo says "A simplified process". To the right, another red box says "This tax-savvy strategy can be as simple as checking a box". Below the photo, text states: "We make it easy to open a Roth IRA for partial conversions with Lincoln fixed indexed annuities. When you open a traditional IRA, you just check a box to open a matching Roth account—giving you two contracts with identical allocations and effective dates. You can continue converting money from your Lincoln IRA to your Lincoln Roth fixed indexed annuity contracts in future years, and we'll waive any surrender charges." At the bottom, there is a disclaimer: "The amount of the initial premium for each contract determines if higher or lower rates are received. Future partial conversions of the Lincoln Traditional IRA into the established Lincoln-Roth contract are allowed at any time and are not subject to subsequent premium limits." The footer includes "Insurance products issued by The Lincoln National Life Insurance Company" and "For use with the general public." with a small number "1" in the bottom right corner.

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](#).

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Variety of indexed account options available

Additional account options offer enhanced diversification opportunities

Lincoln OptiBlend® and *Lincoln FlexAdvantage®* fixed indexed annuities can help your clients with their accumulation and asset allocation objectives, offering a 1 Year Fixed Account and several indexed accounts. The benchmark indexes for the indexed accounts reflect different asset classes and management strategies, providing diversification opportunities within one product. Review the chart below and view the product Fact Sheets for more information.

Index / Index Inception	Crediting Method	Ticker / Link to 3 rd party site
BlackRock Dynamic Allocation Index July 30, 2021	Participation	BDYALVCX
	Participation Plus (includes fee)	
Fidelity AIM® Dividend Index July 31, 2019	Participation	FIDAIMDN
S&P 500 Daily Risk Control 5% Index September 10, 2009	Spread	SPXT5UT
S&P 500® Index March 4, 1957	Participation	SPX
	Cap	
	Performance Triggered (Read more – recently updated flier)	

Guaranteed minimum cash surrender value interest rates increased

Higher guaranteed rates for many products effective September 1, 2022

The Guaranteed Minimum Cash Surrender Value (GMCSV) interest rate is now 1.80% (up from 1.00%) for most currently-sold products. The Guaranteed Minimum Fixed Interest Rate (GMFIR) is increasing for several *single premium* fixed indexed annuities.

The Guaranteed Minimum Interest Rate (GMIR) chart has been updated to reflect these changes and is available from the Lincoln Forms Tool: Form AN11725.

These rates will be in effect for contracts issued on or after September 1, 2022.

The Guaranteed Minimum Interest Rate for *Lincoln MYGuaranteeSM* Plus deferred fixed annuities (all durations) is 0.10%. The GMCSV interest rate is increasing to 1.80% (*Up from 1.00%*).

Rates are subject to change. Not all products are available in all states or in all firms. Check with your Lincoln representative for product availability.

Videos available (reprint)

NEW: View Lincoln's self-service tools (financial professional use only)

This video walks you through some of the most popular online tools available.

[View this brief video](#) to see why registering for [LFD.com](#) can help you prepare for client meetings, view recent client activity and stay current on client correspondence.

See how a Lincoln fixed indexed annuity can help clients: Plan. Protect. Retire.

Watch our new video to learn more

When clients ask, "How can I protect my savings from downturns in the market while benefiting from potential market gains?" – consider discussing the benefits of a Lincoln fixed indexed annuity.

This [short video](#) features a timely message around rising interest rates, inflation and downside protection – things that are on client's minds today.

Now approved for client use. Contact your Lincoln representative to learn more.

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)
<ul style="list-style-type: none">• Lincoln login credentials• Name and email address of Delegate	<ul style="list-style-type: none">• 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]."

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Simplified Registration Process for LincolnFinancial.com

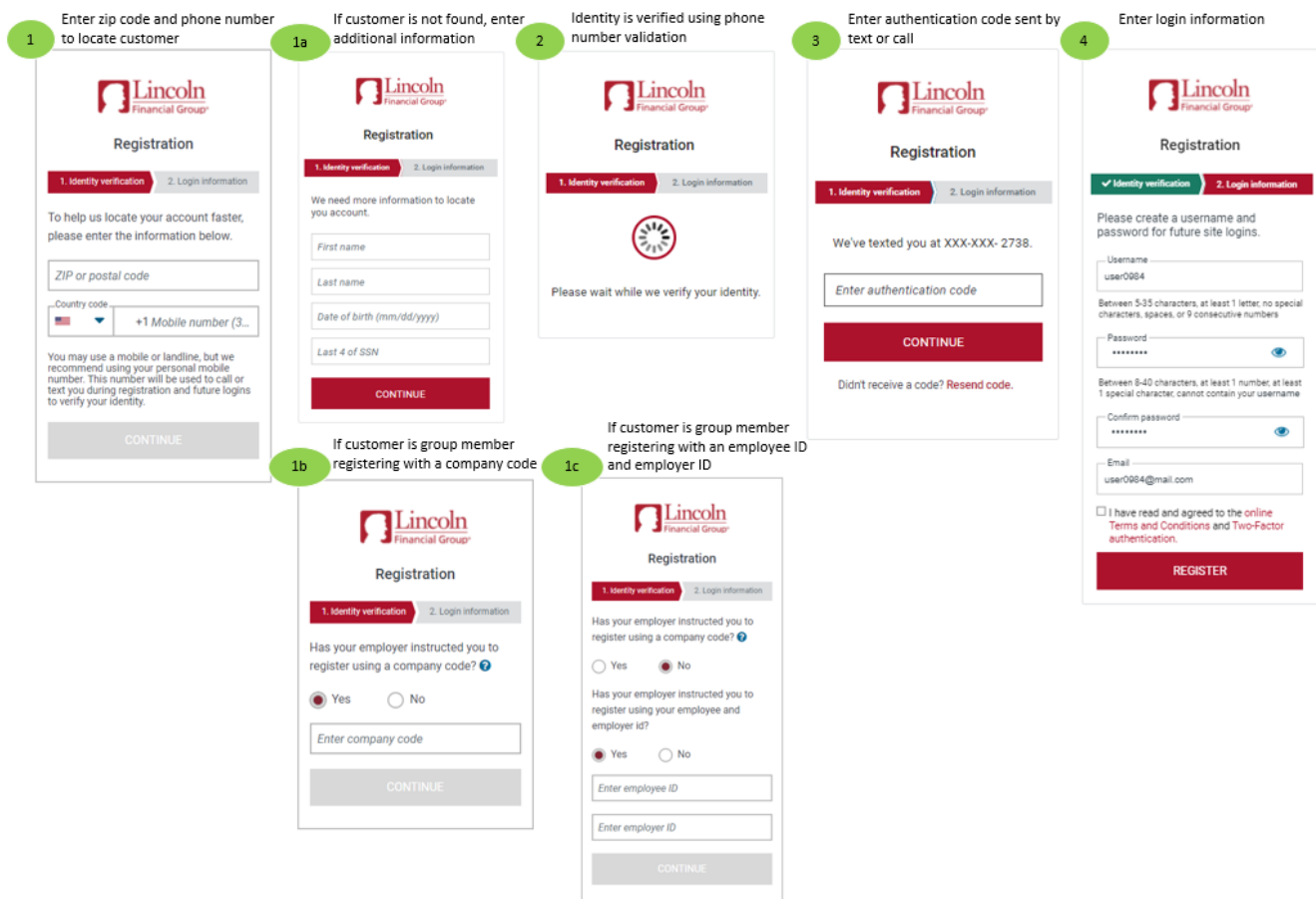
Coming Fall of 2022

Lincoln is excited to announce that we are simplifying and modernizing the user registration process on LincolnFinancial.com to increase self-service and improve the overall online experience for our customers. This enhanced process will reduce registration steps, minimize the use of personally identifiable information, and enable proactive registration emails when new business is received.

Here is a snapshot of what's changing:

- Customers will be able to register quickly without having to identify their product type to access the corresponding registration flow.
- The new process will leverage previously submitted information to verify the customer, reducing the amount of personally identifiable information that must be entered.
- Customer's identity will still be verified through an authentication code sent to their phone; we will no longer utilize an instant link for registration.
- Corporations and trusts will continue to use the existing registration process by selecting the appropriate link within the new tab titled Corporation or Trust.

The registration process has been simplified into the following steps:



Lincoln will still use phone verification technology to verify a user's identity. This technology leverages the customer's phone number (mobile, land line or VoIP) to prove possession, analyze behaviors associated to the phone number and confirm ownership.

If you have questions or need assistance, please contact 800-654-5088.

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 the 2020 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).

Current state adoptions – NEW: Colorado

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
Colorado	11/1/2022	4/30/2023	Prior to solicitation	Prior to solicitation	Yes
Connecticut	3/1/2022	8/31/2022	Prior to solicitation	Prior to solicitation	Yes
Hawaii	1/1/2023	6/30/2023	Prior to solicitation	Prior to solicitation	Yes
Maryland	10/8/2022	4/7/2023	Prior to solicitation	Prior to solicitation	Yes
Minnesota	1/1/2023	6/30/2023	Prior to solicitation	Prior to solicitation	Yes
New Mexico	10/1/2022	3/31/2023	10/1/2022	10/1/2022	Yes
North Carolina	1/23/2023	7/22/2023	Prior to solicitation	Prior to solicitation	Yes
Pennsylvania	6/20/2022	12/19/2022	Prior to solicitation	Prior to solicitation	Yes
South Carolina	11/27/2022	5/27/2023	Prior to solicitation	Prior to solicitation	Yes
South Dakota	1/1/2023	6/30/2023	1/1/2023	1/1/2023	Yes
Wisconsin	10/1/2022	3/31/2023	Prior to solicitation	Prior to solicitation	Yes

Future state adoptions

Other states are pending adoption of the 2020 NAIC Model; the Annuity Education Requirements 50-state chart will be updated as new states adopt the Model. The complete chart is available by logging onto:

[LINCOLNFINANCIAL.COM](https://www.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

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LCN-4953704-091622



Fixed annuity contact information

Sales Desk

Product questions/ Sales ideas/
Illustrations/ Website training
Operating hours: 8:00 a.m. – 7:00 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.**