

FIXED ANNUITIES

The Lincoln Leader

MARCH 17, 2023
VOLUME 16, ISSUE 3

Lincoln takes top ranks in new Cogent report

Lincoln earns high marks for financial stability, trust and inspiring confidence

Lincoln Financial has been named the most trusted and preferred annuity provider among financial professionals according to Cogent's 2022 Annuity Brandscape report. Lincoln is also the number one most widely recognized annuity provider among fixed indexed annuity producers.*

[Get the full details here.](#)



*Source: Cogent Syndicated, Annuity Brandscape®, November 2022.

HEADLINES

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(no login required)

Lincoln Annuity Contact
Center will be closed for
Good Friday, **April 7, 2023**

Explore resources for *Lincoln OptiBlend*[®] fixed indexed annuity

Client (marketing pieces) and Financial Professional (reference materials) resources are available

Lincoln's flagship fixed annuity product, *Lincoln OptiBlend*[®] fixed indexed annuity, is designed for accumulation objectives, and offers clients multiple account options for their premium allocation. Clients can choose to invest in the Fixed Account, in one or more indexed accounts, or a combination of accounts. *Lincoln OptiBlend* annuities also offer the flexibility to add additional premium. The product offers different rates for premiums \$100,000 and above, and is available with a 5-, 7- and 10-Year surrender charge schedule (all product versions are not available in all firms).

The following resources are available for *Lincoln OptiBlend* annuities:

Client Material	Order code	Description
Client brochure	FA-OB-BRC001	An overview of the benefits and features of <i>Lincoln OptiBlend</i> fixed indexed annuity.
Fact Sheets: 5-Year 7-Year 10-Year	FA-OB5-FST001 FA-OB7-FST001 FA-OB10-FST001	Summary of the issue requirements, guarantees, methods of accessing the accumulation value and more.
Balancing risk and reward	FA-BAL-FLI001	A generic discussion on where a fixed indexed annuity may fit on the risk and reward spectrum.
A steady option: 1 Year S&P 500 Performance Triggered	FA-PTRIG-FLI001	
S&P 500 Daily Risk Control 10% Index flier	FA-DRC10-FLI001	
S&P 500 Daily Risk Control 5% Index flier	FA-OB500-FLI003	Info on how the index works and index highlights.
BlackRock Dynamic Allocation Index flier	FA-BLKRRK-FLI001	
Fidelity AIM[®] Dividend Index flier	FA-FIDOB-FLI001	

Financial Professional Material	Description
Highlight sheets: 5-Year 7&10-Year 5,7&10-Year	In-depth summary of the issue requirements, guarantees, methods of accessing the accumulation value and more.
Indexed Account Q&A	Frequently asked questions on the indexes and indexed account crediting methods.
FIA Product Reference Guide	Over 70 pages of detailed Lincoln fixed indexed annuity (FIA) product info, including explanations of features, calculation examples, and more.

Other materials are available: contact your Lincoln representative for more information or visit the [Digital Brochure resource page](#).

Product and materials may be subject to state and firm approvals. Not available in New York.

Simplified Registration Process for LincolnFinancial.com

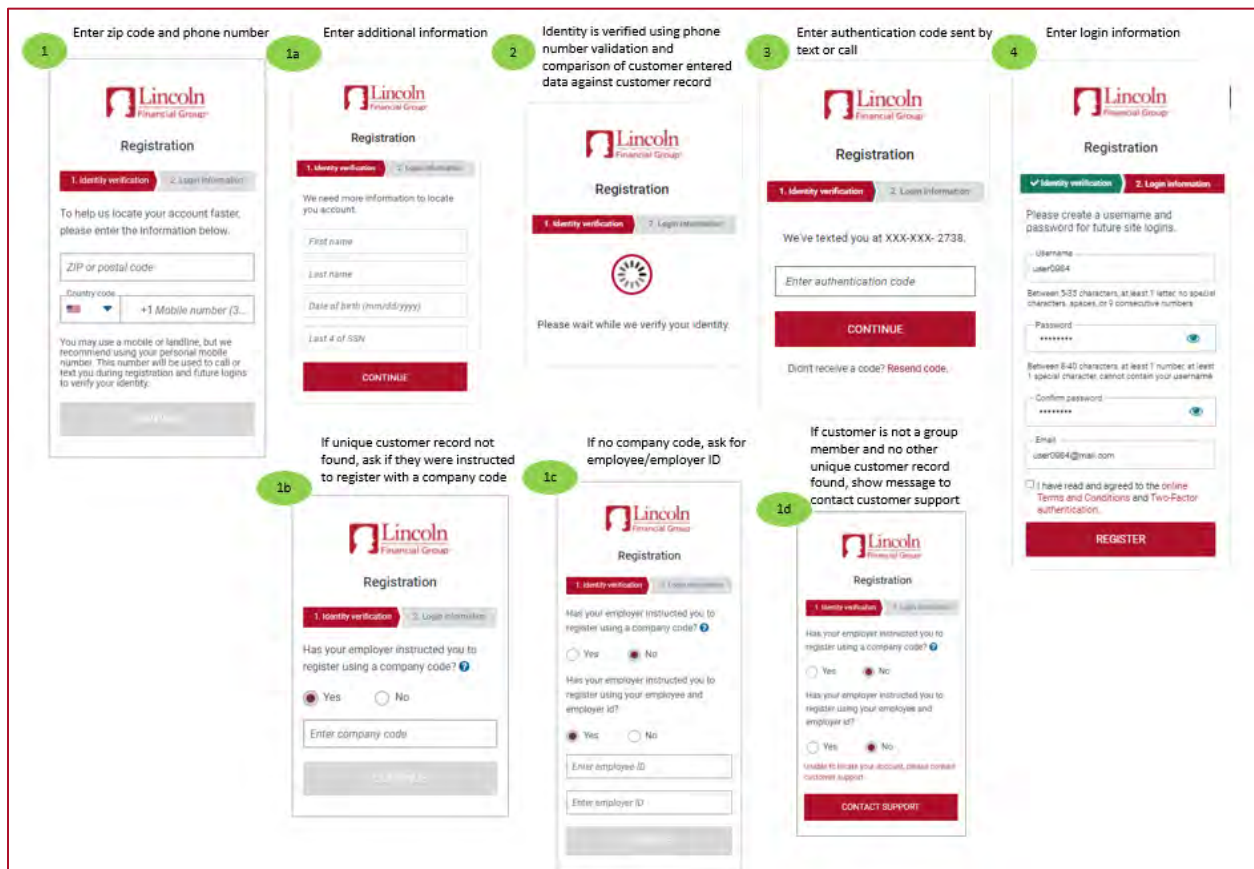
Available now

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 the number of 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:



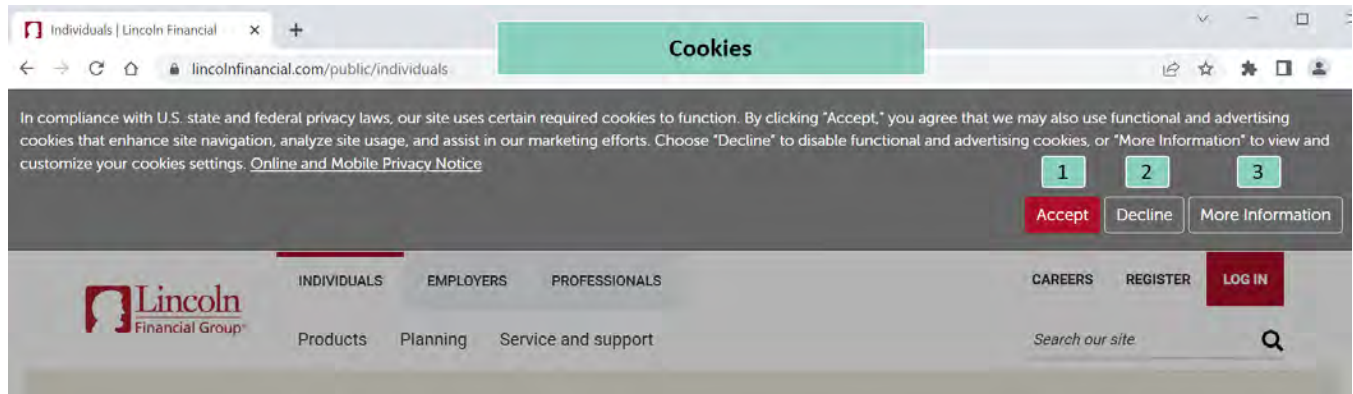
Lincoln will still use phone verification technology to verify a user's identity. This technology leverages the customer's phone number (mobile, land line or VoIP) to prove possession, analyze behaviors associated to the phone number and confirm ownership.

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

Updated website notices

User choices for cookies

You may notice a pop-up on the Lincoln websites referring to cookies. When you visit our website, Lincoln and selected third parties may use cookies and related technologies to enable or enhance site functionality, analyze site usage, and assist in our marketing efforts.

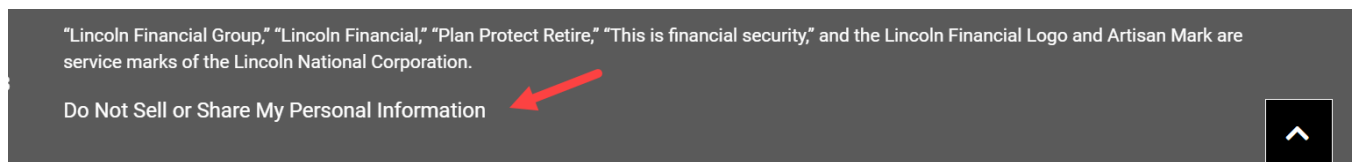


To learn more, see our [Online and Mobile Privacy Notice](#). You may customize your setting for cookies to allow/decline Functional and Advertising/Marketing cookies. Cookies that are required are automatically accepted.

All visitors to Lincoln sites can either Accept or Decline cookies when they first access the site. If you choose “More Information” you can see the specific choices:

- **Required Cookies:** These cookies are necessary for the website to function and cannot be switched off.
- **Functional Cookies:** These cookies allow us to analyze site usage to evaluate and improve performance. This may include session tracking technologies. They may also be used to provide enhanced functionality and personalization.
- **Advertising Cookies:** These cookies are used to show you personalized ads by collecting personal information such as your IP address, digital identifiers, and your interactions with this website and other media. We may sell/share this information with our advertising partners, who may use this information for their own purposes.

You can also go to the page footer and click on the “Do Not Sell or Share My Information” link to indicate your choices.



New Transition Period for In-Force and Claim Forms

Individual Life & Annuity product lines are standardizing the transition period for accepting outdated Forms on In-Force Transactions and Claims. To ensure compliance with state regulations, outdated forms will only be accepted 90 days from the production release date. Unless otherwise noted, Forms submitted outside the 90-day window will be Not In Good Order (NIGO) for completion of the current version.

The transition period for new business forms has not changed. To help eliminate NIGO situations, please ensure that the most current version of the form is pulled from Lincoln’s websites or forms tool before it is completed and submitted to Lincoln.

SECURE 2.0 updates on Required Minimum Distributions (RMDs)

Lincoln will send corrected letters to affected contract holders

On December 29, 2022, President Biden signed into law the Consolidated Appropriations Act, 2023, which includes SECURE 2.0.

Some of the provisions of the Act apply to Individual Retirement Accounts (IRAs) and may impact Lincoln IRA annuity contracts. One of the most immediate results of the Act was the increase in the RMD age to 73, unless the owner of the IRA was age 72 as of 12/31/2022.

This change to the RMD age affects several of Lincoln's clients mailings to clients with qualified annuities:

- Required Minimum Distribution letters
- Actuarial Present Value and/or Fair Market Value letters

RMD letters

Lincoln mails RMD letters to clients who are approaching RMD age; the timing of these letters is determined by the client's age. This automated letter needs to be updated with the new RMD age of 73. Some clients may have received their letters with the previous age of 72, since Lincoln's automated mailing was already in progress when the Act was signed. These clients will receive a corrected mailing.

APV/FMV letters

Each January, Lincoln mails letters to clients of RMD age advising them of the Actuarial Present Value and/or Fair Market Value of their annuity contract. These values are used to calculate their Required Minimum Distribution. This year's APV letters were not able to include the RMD age update from SECURE Act 2.0, due to the year-end timing of the Act, as Lincoln's automated mailing was already in progress. Lincoln will send corrected letters to clients with the updated age based on the SECURE 2.0 Act.

1099-R information: for impacted clients, updated 1099-Rs will go out soon

Last year, some fixed indexed annuity contracts had rates that were incorrectly calculated, and had a check sent out manually to make up for the error. New 1099-R forms are being created to reflect the additional income in 2022 and will be sent to clients once they are completed.

IRA Contribution Information

Form 5498 Tax Reporting and 2022 Tax Year Deadline

Form 5498 is used to report regular and rollover contributions to IRAs, including Traditional IRAs and Roth IRAs, and is for informational purposes only. It does not need to be filed with the client's tax return. Per IRS regulations, Lincoln must mail the Form 5498 no later than May 31st of the year following the contribution year.

Since clients can make a 2022 tax year IRA contribution until the IRS tax filing deadline for that tax year, Lincoln does not send out the 2022 Form 5498s until May 2023. Note: Trustee-to-Trustee transfers are not reported via a Form 1099-R or a Form 5498.

- Reminder: IRA Contributions for the 2022 Tax Year must be postmarked by April 18, 2023. Be sure to clearly indicate the contribution tax year on the check.

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: Georgia

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
Alaska	1/15/2023	7/14/2023	Prior to solicitation	Prior to solicitation	Yes
Colorado	11/1/2022	4/30/2023	Prior to solicitation	Prior to solicitation	Yes
Georgia	8/1/2023	1/31/2024	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
Massachusetts	6/1/2023	5/31/2023	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	1/1/2023	6/30/2023	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
Tennessee	1/1/2024	6/30/2024	Prior to solicitation	Prior to solicitation	Yes
Wisconsin	10/1/2022	3/31/2023	Prior to solicitation	Prior to solicitation	Yes

¹ Under review by the state.

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

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LCN-5506388-031023



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.**