

FIXED ANNUITIES

The Lincoln Leader

APRIL 19, 2024
VOLUME 17, ISSUE 4

Reminder: New indexed account option available on Lincoln fixed indexed annuities

1 Year S&P 500 Dual Trigger now available on most new contracts

Effective with most new Lincoln fixed indexed annuity contracts, clients will have the opportunity to allocate premium to the 1 Year S&P 500 Dual Trigger account. Subject to state and firm approval.

[See the new Dual Trigger flyer here!](#)

Reminder: New indexed account option for Lincoln OptiBlend® fixed indexed annuities

S&P 500 10% Daily Risk Control Index (Excess Return) available as a trigger account

Effective with new Lincoln OptiBlend® contracts, clients will now have the opportunity to allocate premium to the 1 Year S&P 500 10% Daily Risk Control Trigger account.

[See the new Daily Risk Control Trigger flyer here!](#)

Review the product Fact Sheets for more information and complete index disclosures. Subject to state and firm approval.

Online fixed annuities resource guide

One stop shop for your marketing and new business needs

Access our [fixed annuity resource guide](#) for marketing materials, current rates, client illustrations and new business forms – no login required. Another demonstration of the ease of doing business with Lincoln.

HEADLINES

[Reminder: Dual Trigger indexed account available on Lincoln fixed indexed annuities](#)

[Reminder: S&P 500 10% DRC Trigger account option now available on Lincoln OptiBlend contracts](#)

[Fixed annuity resource guide](#)

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

Taxes are a powerful force — but you can take control

New blog post, by Daniel Herr, SVP Annuity Product Management



Taxes create financial stress and can steadily erode portfolios. Are you using every possible tool to help protect you clients? [Read more here.](#)

Explore all of our blogs

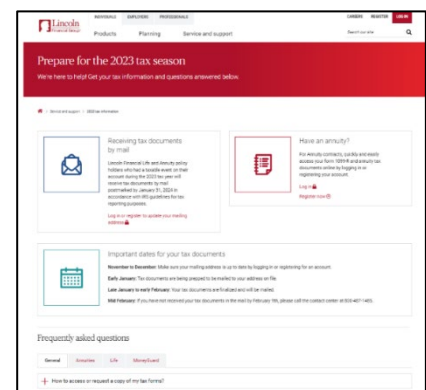
Get ideas and insights to help you solve a range of client income needs through holistic planning. See conversation tips, guidance on meeting clients' income needs today, and suggestions on sharpening your practice management skills with [these timely posts](#) from Lincoln Financial's experts.

Updated web content helps clients prepare for the 2023 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:

- **Receiving tax documents by mail** – Contract holders can get information about when 2023 tax forms are mailed
- **Annuity tax documents** – Contract holders can get information about form 1099-R and other annuity tax documents online by logging in to or registering their secure account
- **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.](#)

Individual Annuity Contact Center: Holiday hours

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

- Memorial Day: May 27, 2024 – closed

Annuity Pre-Suitability form

For use when Lincoln conducts the suitability review

Lincoln has recently updated the Annuity Pre-Suitability form (Form AN11831); this form is now available from the Lincoln Forms Tool. This one-page form contains some of the most relevant questions from the full Suitability Form, including questions that trigger the highest rate of NIGOs.

The Annuity Pre-Suitability form is not intended to be used in place of the full Annuity Suitability Form. If the pre-review is cleared for submission, a full version of the appropriate form is expected to be completed, signed and dated by the client and submitted for review. Suitability approval is based upon the completed full Suitability Form (Form AN07091).

The Pre-Suitability form is another way Lincoln strives to reduce NIGOs and streamline the New Business process.

Lincoln DocuSign Annuity eContract Delivery

Coming soon

Lincoln has been at the forefront of the industry and remains committed to delivering digital solutions that meet the needs of your clients and your business. We are excited to announce that **Lincoln DocuSign eContract Delivery will be the default method for Fixed, Fixed Indexed, and Variable Annuity contracts.**

DocuSign is a widely used software for electronic signature and digital transaction management. It provides a more efficient and seamless eDelivery experience for our annuity Financial Professionals and clients and aligns with our digital-first strategy.

Benefits

After the consumer provides electronic consent, Lincoln DocuSign eContract is delivered automatically and electronically. In addition to the multiple consumer benefits listed below, Financial Professionals will no longer need to create a separate user profile to access their electronic copy of the contract!

- Streamlined account registration and login
- No cost for all products
- Same-day agent contract delivery
- Mobile compatible
- Safe and secure delivery and monitoring
- Fast turnaround times
- Reduced printing and mailing of contracts
- Ability to save contract as a PDF or print at home

What You Need to Know

- Beginning soon, DocFast will no longer be supported; DocuSign will be the new default method of delivery.
- A copy of the contract will be available on Lincoln's website for access and printing at any time.
- The user must have or create a LincolnFinancial.com account to access the contract print online.

How it Works

Consumer-Delivered Contract Flow:

This flow applies when a new annuity contract is delivered directly to the consumer.

1. The consumer must elect eDelivery during the application process.
2. A Lincoln welcome email is sent to the consumer with instructions to register or log in to review their new contract.
3. The consumer then reviews and approves their contract.
4. Once approved, the consumer is then redirected to their Lincoln 'Account Details' page, and the Financial Professional will receive a confirmation email from DocuSign.

Financial Professional-Delivered Contract Flow:

This flow applies when a new annuity contract is delivered to the Financial Professional.

1. The consumer must elect eDelivery during the application process.
2. A DocuSign email is sent to the Financial Professional to review and approve the contract.
3. A Lincoln welcome email is sent to the consumer with instructions to register or log in to review their new contract.
4. The consumer then reviews and approves their contract.
5. Once approved, the consumer is then redirected to their Lincoln 'Account Details' page, and the Financial Professional will receive a confirmation email from DocuSign.

Contact your dedicated Lincoln Annuities team with additional questions.

Online Contact Information Changes

The newest feature available in financial professionals' Lincoln online accounts

Lincoln Financial is excited to announce that life insurance and annuity financial professionals can now update their contact information in their online account instead of using a paper form.

The Producer Information Change Form (which allows you to update your name, business address, home address, phone number, email address, and more) can now be completed from the comfort of anywhere with just a few clicks — no need to print, fax, or mail anything!

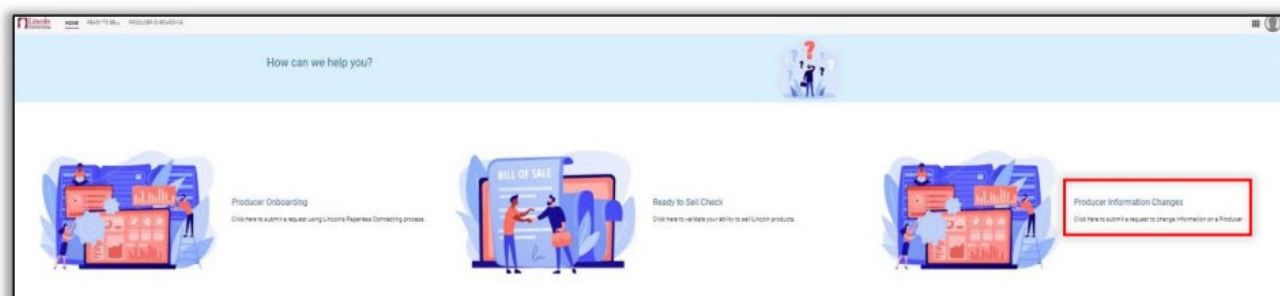
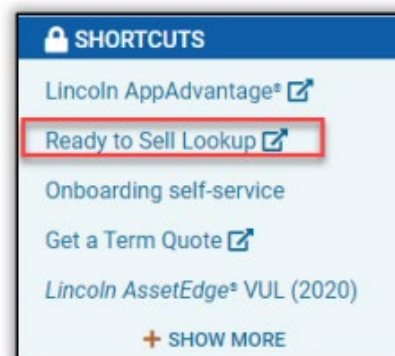


What You Need to Know

- This feature is only available for financial professionals and principals; it is not available for back-office users.
- This feature only updates the information in Lincoln's systems, not the information displayed on your online account.
- To utilize this feature, users must have or create a LincolnFinancial.com account.

How to Access

1. To make contact information changes, the user will need to register or log into their online account at LincolnFinancial.com.
2. Once logged in, those with access can open the Ready to Sell Lookup tool from the shortcuts menu on the right-hand side of the homepage.
3. From there, the user will be directed to a landing page where they will select Producer Information Changes from the options listed.



4. The user will then be directed to an electronic version of the Producer Information Change Form.
5. The basic information at the top is required. If the information is not filled in, it will not allow the user to submit any changes.
6. Next, fill out only the section of the form (or the entire form if needed) with the new information that needs to be changed (filling out previous information is optional).
7. When finished, click Submit in the bottom right-hand corner.

For questions, please contact Producer Solutions Customer Service at 800-238-6252

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

Fixed Annuity Lincoln Leader – April 2024

Reminder: For annuities sold to New York residents

If the owner/applicant indicates he/she is a resident of New York and any portion of the solicitation, application process or delivery occurs in New York, the application submitted must be a Lincoln Life & Annuity Company of New York (LLANY) form for a product approved in New York. If the New York resident has a legitimate reason to situs the contract outside New York (other than to obtain insurance), a contract may be issued by The Lincoln National Life Insurance Company (LNL) in the other state so long as no part of the solicitation, application process, signature or contract delivery occurs in New York.

Important Note

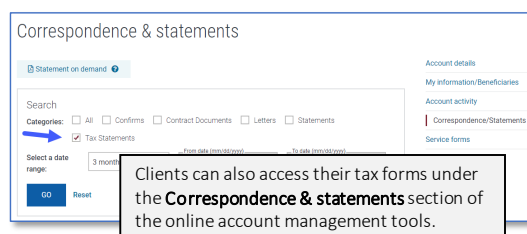
- Under no circumstances will an application be processed if an agent states any of the following:
 - That the application was taken in a different state because he/she was not licensed where the owner or annuitant lived or resided.
 - The product was not available where the owner or annuitant lived or resided.
 - The agent wants to avoid certain regulatory requirements, e.g., New York Regulation 60.
- If such statements are made, then the agent will be notified that the application will be withdrawn.

1099-R information – 2023 tax forms mailed and are available online

Lincoln receives many client calls for forms during tax season

The most common reasons a client might receive a 1099-R include:

- Taking a distribution from their annuity contract (1099-R Box 7, Distribution Code 1, 2 or 7);
- 1035 exchanges (1099-R Box 7, Distribution Code 6); or
- A direct rollover (1099-R Box 7, Distribution Code G).



A client should consult their tax advisor to determine if the tax applies to the distribution Lincoln is reporting.

Available online – Clients can also access their tax forms under the Correspondence & statements section of the online account management tools.

For questions – Contact the Lincoln Call Center or check out our [tax form information page](#). For more information on the form itself, go to www.irs.gov and view the instructions for 1099-R.

Market Intel Exchange

Market data and insights from Lincoln and industry asset management partners

The [Market Intel Exchange \(PDF\)](#) covers key themes including inflation, the fed, the economy and the 2024 election.

View more information and sign up for updates [here](#).

The views expressed in the Market Intel Exchange 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.



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://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 – Indiana, New Hampshire

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
Florida	1/1/2024	6/30/2024	Prior to solicitation	Prior to solicitation	Yes
Indiana	7/1/2024	12/31/2024	Prior to solicitation	Prior to solicitation	Yes
Kansas	1/1/2024	6/30/2024	Prior to solicitation	Prior to solicitation	Yes
New Hampshire	2/16/2024	8/15/2024	Prior to solicitation	Prior to solicitation	Yes
Oklahoma	9/1/2023	4/30/2024	Prior to solicitation	9/1/2023*	Yes
Oregon	1/1/2024	6/30/2024	Prior to solicitation	Prior to solicitation	Yes
Tennessee	1/1/2024	6/30/2024	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
Washington	1/1/2024	6/30/2024	Prior to solicitation	Prior to solicitation	Yes

*Product-specific training will be required for all producers as of 9/1/23.

Future state adoptions

View the complete Annuity Education Requirements 50-state chart by logging onto: [LINCOLNFINANCIAL.COM](https://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-6540380-041024



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.**