

FIXED ANNUITIES

The Lincoln Leader

APRIL 14, 2022
VOLUME 15, ISSUE 4

Lincoln OptiBlend® interest accounts offer diversification

Fixed Account, BlackRock Dynamic Allocation index, S&P 500 indexes

Explore how a *Lincoln OptiBlend*® fixed indexed annuity can help your clients with their accumulation and asset allocation objectives. *Lincoln OptiBlend*® annuities offer a 1 Year Fixed Account and several indexed accounts. The benchmark indexes for the indexed accounts reflect different asset classes and management strategies.

Refer to the chart below for information:

Indexed Term	Crediting Method / Marketing Piece	Index / Marketing Piece / Index Inception	Ticker / Link to 3 rd party site
1 Year, 2 Year	Participation	BlackRock Dynamic Allocation Index July 30, 2021	BDYALVCX
1 Year	Participation Plus		
1 Year	Participation	Fidelity AIM® Dividend Index July 31, 2019	FIDAIMDN
1 Year	Spread	S&P 500 Daily Risk Control 5% Index September 10, 2009	SPXT5UT
1 Year	Participation	S&P 500® Index March 4, 1957	^GSPC, SPX, INX
1 Year	Cap		

For full product and index disclosures, please refer to the *Lincoln OptiBlend*® fixed indexed annuity [5-Year](#), [7-Year](#), or [10-Year](#) Fact Sheet.

HEADLINES

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Arizona adopts NAIC Reg regarding standards for annuity illustrations and Buyers Guide

Now requires at least 10 years of historical performance for illustrations; updated Buyers Guide

Illustrations: Arizona now requires a minimum of 10 years of historical performance before the index/indexed account can be shown in annuity illustrations.

Any indexed account utilizing a benchmark index having less than 10 years of historical performance will not be available for illustration purposes. This change was implemented on April 1, 2022 in the Lincoln annuity illustration system.

An indexed account using a benchmark index with less than a 10 year history is available for allocation at issue and each contract anniversary, as applicable.

This impacts the following products and indexed accounts:

Fixed Indexed Annuity	Indexed Account	Index (Inception date)
<i>Lincoln OptiBlend</i> [®] <i>Lincoln FlexAdvantage</i> [®]	1 Year Fidelity AIM Dividend Participation	Fidelity AIM [®] Dividend Index (July 31, 2019)
<i>Lincoln OptiBlend</i> [®]	1 and 2 Year BlackRock Dynamic Allocation Participation 1 Year BlackRock Dynamic Allocation Participation Plus	BlackRock Dynamic Allocation Index (July 30, 2021)

This limitation already applies in Alabama, Colorado, Iowa, Maine, Missouri, New Hampshire, Ohio, Rhode Island, and West Virginia.

Buyers Guide: Arizona amended their Buyer's Guide regulation to implement the newest NAIC Buyer's Guide for Fixed Deferred Annuities. The Forms tool and other systems will be updated to reflect form AN10712 (instead of Form AN06532).

Fixed and indexed annuity products closed to new sales in the Virgin Islands

Effective April 18, 2022

Due to limited sales, the following fixed and indexed annuities will be closed to new sales in the Virgin Islands, effective April 18, 2022:

- *Lincoln MyGuarantee*SM Plus fixed annuity
- *Lincoln FlexAdvantage*[®] fixed indexed annuity
- *Lincoln OptiBlend*[®] fixed indexed annuity
- *Lincoln Insured Income*SM Immediate Annuity
- *Lincoln Deferred Income Solutions*SM Annuity

Transition Guidelines:

- Paper applications and electronic order entry tickets must be signed (as applicable), dated and received at Lincoln by 4:00 p.m. ET April 15, 2022.
- Eligible applications must be in good order and fully funded within the applicable rate hold period; if not funded before the rate hold period expires, the application will be returned.

Stay informed on current events – What we’re hearing

Market insights from industry professionals

Catch up on what is going on in the market with this special edition digital brochure:

[What we’re hearing](#): Timely market insights from our network of industry experts, as of 4/7/22.

The brochure includes a summary and full commentary as follows:

- BlackRock takes a look at the Q2 2022 equity market outlook
- Fidelity examines the income investing outlook, and
- J.P. Morgan offers comments on the labor market

View the digital brochure here - [What we’re hearing](#)
For financial professional use only.



More market insights: Fixed income dilemma

Performance updated through 2021

Check out our market insights discussion on bonds, in the digital brochure, the [Fixed income dilemma](#).

Lincoln OptiBlend® fixed indexed annuity may add balance to a portfolio – see how, in this updated brochure.

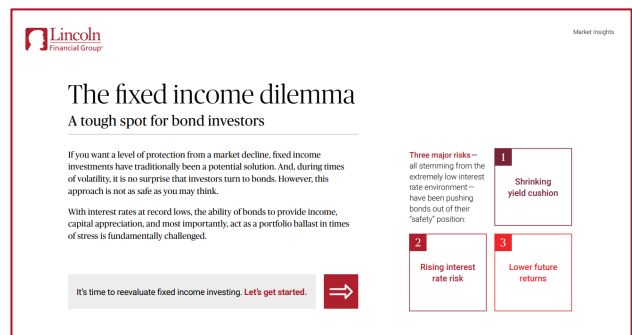
With bonds unlikely to generate meaningful returns, how do you position a portfolio for growth, while continuing to provide downside protection?

This updated guide discusses historical bond portfolio returns and the risks involved during an extended low interest rate environment.

Clients nearing retirement may be more cautious about market risk and interested in a strategy designed to provide:

- 100% protection to help guard against downturns
- Upside potential with growth tied to market indices
- Controlled costs with no explicit product charges for 7 out of the 8 account options
- Confidence that you’re working with a consistent and dependable provider

Explore how *Lincoln OptiBlend*® fixed indexed annuity may help balance protection and growth within your client’s portfolio. [Read more.](#)

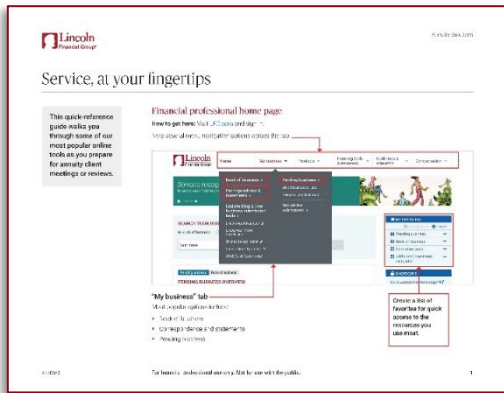


Log in to LFD.com today! New self-service reference guide available

Access pending business, existing accounts and correspondence

Access our self-service tools by logging in to [LFD.com](https://lfd.com). Check the status of submitted business, prepare for client meetings, review account details, and more. Explore these features:

- **Account details page:** View account values, account summaries and transactions, download a contract, and more.
- **Correspondence and statements:** Pull statements, confirmations, letters, contract documents, and tax statements by individual client and contract, or for your full book of business.
- **Pending business tool:** Review new business cases, including those with additional requirements.



New! Reference Guide

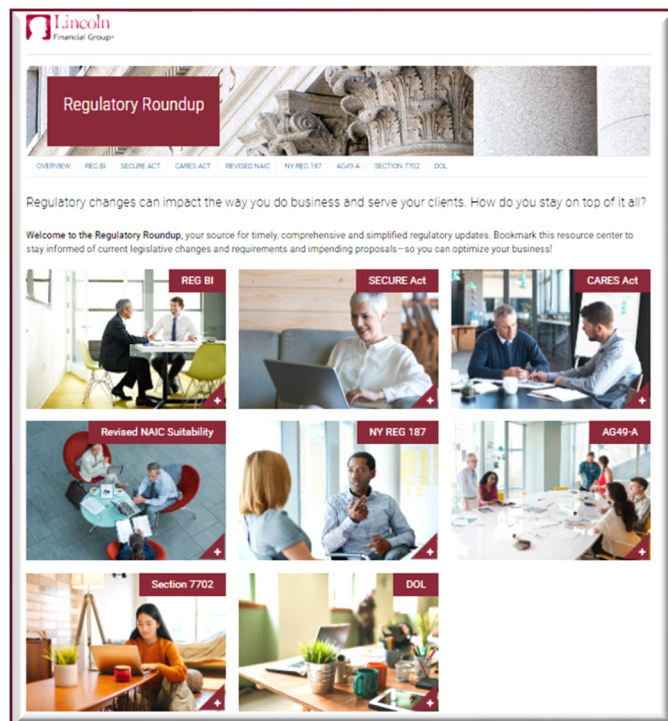
Review this [quick-reference guide](#) for navigation tips, screen shots, and more.

Regulatory Round-up

Stay informed

Visit the Regulatory Roundup, your source for timely, comprehensive and simplified regulatory updates. Bookmark this resource center to stay informed of current legislative changes and requirements and impending proposals—so you can optimize your business.

Visit the [Regulatory Round-Up](#) for information.



NAIC Annuity Transactions Model Reg – training required

Several 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 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 – South Dakota – *new!*

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.

State-specific requirements are shown below:

State	Compliance 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
Alabama	1/1/2022	6/30/2022	Prior to Solicitation	Prior to Solicitation	Yes
Connecticut	3/1/2022	8/31/2022	Prior to Solicitation	Prior to Solicitation	Yes
Kentucky	1/1/2022	6/30/2022	Prior to Solicitation	Prior to Solicitation	Yes
Maine	1/1/2022	6/30/2022	Prior to Solicitation	Prior to Solicitation	Yes
Mississippi ¹	1/1/2022	6/30/2022	Prior to Solicitation	Prior to Solicitation	Yes
Montana ²	10/1/2021	3/31/2022	Prior to Solicitation	Prior to Solicitation	Yes
New Mexico	10/1/2022	3/31/2022	Prior to Solicitation	Prior to Solicitation	Yes
North Dakota	1/1/2022	6/30/2022	Prior to Solicitation	Prior to Solicitation	Yes
Pennsylvania	6/20/2022	12/19/2022	Prior to solicitation	Prior to solicitation	Yes
South Dakota	1/1/2023	6/30/2023	1/1/2023	1/1/2023	Yes

¹ Mississippi: Compliance Training Effective date, 1/1/2022. Regulation Effective Date, 7/1/2022.

² Montana: Requires producers to have securities license if recommending the distribution of a security (including a variable annuity).

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, updated chart is available by logging onto:

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-4669164-041122



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

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.**