

FIXED ANNUITIES

The Lincoln Leader

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Lincoln OptiBlend® fixed indexed annuity – new indexed account featuring Nasdaq Priva™ Index (NDXPRIVA)

Effective with new *Lincoln OptiBlend®* fixed indexed annuity contracts issued August 18, 2025 and later, clients can allocate their premium to a new account:

- 1 Year Nasdaq Priva Participation

How the account works

At the end of the one-year indexed term, the beginning and ending value of the Nasdaq Priva™ Index is compared to calculate the percentage change. If the change is positive, the account is credited the percentage change multiplied by the participation rate. If the index change is negative, the account is protected from loss, but no interest is credited.

About the index

The Nasdaq Priva™ Index is an exclusive Nasdaq-focused index for Lincoln Financial. It is an equity-focused strategy that aims to provide access to innovative, growth-oriented equities. It includes allocations to a core Nasdaq-100 exposure with tactical shifts to Nasdaq Next Generation 100 for mid-cap exposure and mega-cap allocation via the Nasdaq-100 top 30 with the ability to allocate to cash to meet 12% target volatility.

Review the product Fact Sheets for more information and complete index disclosures. Marketing materials are available now – check out the [Client Flyer](#).

Illustrations, forms and electronic submission platforms will be available as of August 18, 2025.

HEADLINES

[New Nasdaq Priva Index](#)[New Cap Lock Account](#)[OptiBlend® fund update](#)[New OptiBlend® and FlexAdvantage® fund lineups](#)[Extended issue ages for OptiBlend® Advisory 5](#)[Annuities in Puerto Rico](#)[Market Intel Exchange](#)[Forms update](#)[Guarantee Minimum Rates September 2025](#)[New Paperless Options Available for Annuity Clients](#)[Contact information](#)

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

New Cap Lock accounts provide guaranteed cap rates for multiple years

Effective for contracts issued on or after August 18, 2025

Lincoln is excited to announce a new account option available on new *Lincoln OptiBlend®* and *Lincoln FlexAdvantage®* fixed indexed annuity contracts.

Clients will now have an option to lock in a cap rate guarantee that's determined by the surrender charge period with the **1 Year S&P 500 Cap Lock**, providing additional predictability. Effective August 18, the following cap lock accounts will be available:

1 Year S&P 500 Cap 5 Year Lock

- *Lincoln OptiBlend®* 5
- *Lincoln OptiBlend®* 10
- *Lincoln OptiBlend®* Advisory 5
- *Lincoln FlexAdvantage®* 5

1 Year S&P 500 Cap 7 Year Lock

- *Lincoln OptiBlend®* 7
- *Lincoln FlexAdvantage®* 7

The cap lock accounts are only available for allocation at contract issue and the cap rate guarantee is determined by the surrender charge period. Additional deposits cannot be allocated to 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.

[Click here](#) for more information

Access our [fixed annuity resource guide](#) for marketing materials, current rates, client illustrations and new business forms – no login required. Products and features are subject to firm and state availability.

Lincoln OptiBlend® account closures

Effective on or after August 18, 2025

The 1 Year S&P 500 5% Daily Risk Control ER Spread and the 1 Year BlackRock Dynamic Allocation Participation are closing to new sales on *Lincoln OptiBlend®*, effective on or after Aug 18, 2025.

Transition Guidelines:

Lincoln OptiBlend®

- Effective August 18, 2025, the 1 Year S&P 500 5% Daily Risk Control ER Spread and the 1 Year BlackRock Dynamic Allocation accounts will no longer be available for new contracts. To allocate money to this account, both paper and electronic applications must be signed, dated, received in good order, and funded by 4 p.m. ET on Friday, August 15, 2025. If funds are not received by the deadline, new allocation instructions must be provided and can be accepted on a recorded line.

Available indexed accounts for new contracts issued on or after August 18, 2025:

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 Lock¹
- 1 Year S&P 500 Cap
- 1 Year S&P 500 Cap Lock¹
- 1 Year S&P 500 Participation
- 1 Year Nasdaq Priva Participation
- 5 & 7 Year S&P 500 Participation¹
- 5 & 7 Year S&P 500 10% Daily Risk Control Participation¹

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 Lock¹
- 1 Year S&P 500 Cap
- 1 Year S&P 500 Cap Lock¹
- 1 Year S&P 500 Participation
- 5 & 7 Year S&P 500 Participation¹
- 5 & 7 Year S&P 500 10% Daily Risk Control Participation¹

¹ Lock accounts and accounts with a 5- or 7-year indexed term offer a rate determined by the surrender charge period.

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 August 18, 2025.

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

Extended issue ages available with *Lincoln OptiBlend®* Advisory 5 contracts Effective August 18, 2025

On August 18, 2025, newly issued *Lincoln OptiBlend®* Advisory 5 contracts will allow a maximum issue age of up to 90 for the owner, joint owner, and/or annuitant for new contracts only.

Annuity products available in Keogh and Solo 401(k) Plans in Puerto Rico Effective August 18, 2025

For new business submitted on or after August 18, 2025 in Puerto Rico, Lincoln individual annuities will be available with a new market type: Non-Qualified Custodial. This market type will accommodate Keogh and Solo 401(k) Plans, which must be single participant Plans.

Tax Considerations

Though Keogh and Solo 401(k) Plans are qualified from a tax perspective, the administration, withholding and reporting of taxes will be the sole responsibility of the Plan, hence Lincoln's use of the Non-Qualified Custodial market type. Corporate ownership for individual estate tax planning purposes is not permitted.

Product Availability

For new business only, all currently sold fixed, fixed indexed, index-linked/registered index-linked and variable annuities will offer NQ Custodial plans in Puerto Rico.

Click [here](#) for an overview, including tax considerations and how to submit business.

Market Intel Exchange

Market data and insights from Lincoln and industry asset management partners as of 7/31/2025



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.

Updated annuity disclosures and supplements

Form Number ¹	Name	Updates
AN12720	Puerto Rico Non-Qualified Custodial (Keogh/Solo 401k)	Keogh / Solo 401(k) Changes
ANF11047PR-SPH*	PR Fixed Annuity Application - Insured Income Solutions	
ANF11811PR1-DI*	PR Fixed/Indexed Annuity Application - Insured Income Solutions	
AN10915-OB*	Lincoln OptiBlend Fixed Indexed Annuity Supplement	Fund Updates, tax certification
AN12127VT	Disclosure Statement for <i>Lincoln Covered Choice 5 II</i> FIA - VT	VT index performance
AN11862VT	Disclosure Statement for <i>Lincoln Covered Choice</i> FIA - VT	
AN12052VT	Disclosure Statement for <i>Lincoln FlexAdvantage</i> FIA - VT	
AN11863VT	Disclosure Statement for <i>Lincoln OptiBlend</i> FIA - VT	
AN12636VT	Disclosure Statement for <i>Lincoln OptiBlend</i> Advisory FIA - VT	
AN11548VT	Disclosure Statement for <i>Lincoln Core Capital</i> FIA - VT	
AN12127*	Disclosure Statement for <i>Lincoln Covered Choice 5 II</i> FIA - VT	VT index performance, added lock language
AN11864*	Disclosure Statement for <i>Lincoln Covered Choice</i> Advisory 5 FIA - VT	VT index performance, Min rate updated

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

Guaranteed minimum rates updated for new fixed and fixed indexed annuity contracts

Effective with new contracts on or after September 1, 2025

We are updating several of the guaranteed minimum rates for new fixed and fixed indexed annuity contracts issued September 1, 2025 and later.

Fixed Account rate: The Fixed Account guaranteed minimum interest rate will be 1.40% during the surrender charge period. This guarantee provides a floor for Fixed Account rates.

The Guaranteed Minimum Cash Surrender Value (GMCSV) interest rate: The GMCSV interest rate will be 2.75%, during the surrender charge period. As a reminder, the GMCSV calculation provides a floor for the minimum amount a client can receive if they surrender their contract.

The GMCSV equals 87.5% of the premium, minus any partial surrenders and related premium taxes, accumulated at this minimum rate of return to the date of contract termination (death or annuitization or full surrender).

Consumer Online Account Registration Updates

Effective Monday August 11, 2025

Effective Monday, August 11, 2025, the Lincoln consumer online account registration process will be updated to enhance the self-service experience by creating a streamlined data entry flow, and a more user-friendly identity verification process. The following changes will also help alleviate common obstacles that cause registration validation interruptions.

What are the changes?

- The process will be simplified, requiring less data to be entered on each screen
- Input screens will be reordered for more effective and efficient location of customer records
- Additional tips and error messages will be provided, offering more detailed guidance if customer identity verification was not successful
- An optional contract or policy number field will be available to assist in the location of the customer record, when needed
- Dedicated customer service phone numbers have been added

Consumer benefits of a Lincoln online account

Lincoln Financial offers a safe, paperless online experience to access your policy, view statements and pay your life insurance bills electronically, 24 hours a day, 7 days per week.

Registration is quick, easy and secure

- Receive statements, policy documents and more electronically
- Make payments and manage transactions at your convenience
- View and download policy documents
- Improve your policy security

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 [Q2 2025 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

New Paperless Options Available for Annuity Clients

Thank you for helping Lincoln customers go paperless and utilize our secure, digital options!

On July 21, 2025, individual annuity policy owners with a registered Lincoln online account will have new options for managing and receiving important information such as **confirmations, letters, statements and tax documents**.

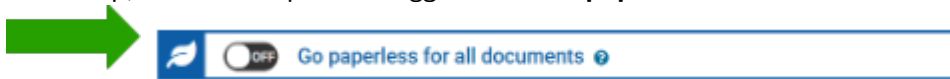
Previously, policy owners only had the option to electronically deliver all document types or no documents at all. **Now, users can select their delivery preferences by individual document type.**

For clients who have previously opted into electronic delivery, Lincoln will automatically switch *all* additional documents to electronic delivery (except for tax documents; clients must separately consent to receive these electronically).

Please share this **communication preferences guide** with your clients to encourage them to **switch to paperless** email notifications and secure, 24/7 access to their documents!

How It Works

1. To opt-in to go paperless, customers must **register** for a Lincoln online account or **log into their online account** at LincolnFinancial.com.
2. Once logged in, click the **Welcome Menu** in the top left corner and select **Communication Preferences**.
3. At the top, there is an option to toggle on to “Go paperless for all documents.”



4. To update individual delivery preferences, select **Paperless** from the **Delivery Preferences** dropdown menu.

A screenshot of the "Communication Preferences" form. The form has three main sections: "DOCUMENT/COMMUNICATION TYPE", "DELIVERY PREFERENCES", and "CONTACT PREFERENCES". The "DELIVERY PREFERENCES" section is highlighted with a green box and contains a dropdown menu set to "Paperless". The "CONTACT PREFERENCES" section is also highlighted with a green box and contains two email addresses, "ValuedClient@gmail.com" and "Contact2@gmail.com", each with a checked checkbox. There is an "Add email" button and an "Edit" button in the top right corner of the "CONTACT PREFERENCES" section.

5. Under **Contact Preferences**, use the **checkbox** to select which email address(es) to have the delivery notifications sent to.
 - a. If an email address is not listed, add one by clicking **Add email** or the **Edit** button at the top.
 - b. Up to two additional email addresses outside of the customer’s registered user email may be added (three total).
6. Click the **Save Changes** button at the bottom.
7. Finally, the customer must provide **eConsent** by entering their name and clicking “**I Consent.**”
8. The customer will see a **confirmation message** appear and receive a **confirmation email** validating the changes made were successful.

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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 holidays:

- Labor Day: September 1, 2025 – closed

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 – New Jersey

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
New Jersey	4/21/2025	10/20/2025	Prior to solicitation	Prior to solicitation	Yes

View the complete Annuity Education Requirements 50-state chart by logging onto:

[LINCOLNFINANCIAL.COM](https://www.lincolnfinancial.com) > GUIDELINES AND EDUCATION > COMPLIANCE GUIDE

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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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

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.**