

FIXED ANNUITIES

The Lincoln Leader

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New indexed account option featuring Capital Group Dividend Value ETF (CGDV)

Available on *Lincoln OptiBlend*® on or after December 15, 2025

Effective with new *Lincoln OptiBlend*® fixed indexed annuity contracts issued December 15, 2025 and later, clients can allocate their premium to a new account:

- 1 Year Capital Group Dividend Value ETF Participation

How the account works

At the end of the one-year indexed term, the beginning and ending value of the Capital Group Dividend Value ETF 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 ETF change is negative, the account is protected from loss, but no interest is credited.

About the ETF

The Capital Group Dividend Value ETF (CGDV) seeks to deliver consistent returns by focusing on high-quality companies that have the potential to pay dividends, which can indicate financial health. It primarily focuses on dividend-paying stocks from larger established U.S. companies, and can invest up to 10% of its assets in larger companies outside the U.S.

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

Forms and electronic submission platforms will be available on December 15, 2025.

HEADLINES

[New indexed account – Capital Group Dividend Value ETF Participation](#)

[2025 Year recap](#)

[Why Lincoln? Q3 Key facts](#)

[1 Year Nasdaq Priva Participation now available in CA](#)

[Multi-year point to point now available in CA](#)

[Market Intel Exchange](#)

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[Year-end 2025 deadlines](#)

[Forms update](#)

[Contact information](#)

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

2025: A year of Innovation for Lincoln fixed annuities

The Lincoln fixed annuity team had an exciting and productive year in 2025, marked by innovative product enhancements, streamlined processes, and timely market insights. Here are some of the key highlights:

Driving Product Innovation

As the indexed annuity market continues to evolve, Lincoln introduced several new strategies in 2025 to meet client needs:

- **May:** Launched two multi-year crediting strategies — the [5 & 7 Year S&P 500 Participation](#) and the [5 & 7 Year 10% Daily Risk Control Participation](#) accounts on *Lincoln OptiBlend®* and *Lincoln FlexAdvantage®* fixed indexed annuity contracts. These options offer clients multi-year rate certainty and greater upside potential.
- **August:** Introduced the [1 Year S&P 500 Cap Lock](#) account on *Lincoln OptiBlend®* and *Lincoln FlexAdvantage®* fixed indexed annuity contracts. This option allows clients to lock in a cap rate guarantee at issue, that's determined by the surrender charge period, providing additional predictability.
- **August:** Added the 1 Year Nasdaq Priva Participation account featuring the [Nasdaq Priva™ Index](#) (NDXPRIVA) on *Lincoln OptiBlend®* contracts — an equity-focused strategy designed to provide access to innovative, growth-oriented equities.
- **December:** Launched the 1 Year Capital Group Dividend Value ETF Participation account option on *Lincoln OptiBlend®* contracts. The [Capital Group Dividend Value ETF \(CGDV\)](#) is an actively managed ETF that invests primarily in stocks of larger established U.S. companies that pay dividends.

Enhancing Ease of Doing Business

Lincoln remains committed to making business interactions as simple and efficient as possible. In 2025, we introduced several key enhancements:

- Updated the automatic withdrawal process, allowing clients to schedule withdrawals on any day from the 1st to the 28th.
- Annuity products are now available in Puerto Rico in NQ Custodial accounts for Keogh and Solo 401(k) plans.
- Enhanced the Ready to Sell tool with features such as Anti-Money Laundering status and online submission of training documents.
- Implemented additional security measures across Lincoln websites.

Delivering Market Insights

Lincoln continues to collaborate with leading asset managers to provide timely economic and market perspectives. In 2025, we kept you informed through:

- [Market Intel Exchange](#)
- [Timely and topical blogs](#)

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 [Q3 2025 Key Facts flyer](#).

The flyer offers information on Lincoln's:

- Key facts and rankings
- Key financials
- Financial strength ratings
- Awards and recognition

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Fixed Annuity Lincoln Leader – December 2025

1 Year Nasdaq Priva Participation indexed account is now available in California on *Lincoln OptiBlend*® contracts

Available in California on new contracts issued on or after December 15, 2025

Effective December 15, 2025, clients in California will have the opportunity to allocate premium to the 1 Year Nasdaq Priva Participation account option on new *Lincoln OptiBlend*® contracts. Forms and marketing materials are now available.

Refer to this [flyer](#) for more information on the 1 Year Nasdaq Priva Participation account. Not available in all firms. Illustrations will reflect the indexed account updates on December 15, 2025.



Multi-year point to point indexed account options now available in California on *Lincoln OptiBlend*® and *Lincoln FlexAdvantage*®

Available in California on new contracts issued on or after December 15, 2025

Effective December 15, 2025, clients in California will have the opportunity to allocate premium to indexed account options designed to provide clients predictability with multi-year rate certainty and higher upside potential:

- 5 Year S&P 500 Participation
- 5 Year S&P 500 10% Daily Risk Control Participation
- 7 Year S&P 500 Participation
- 7 Year S&P 500 10% Daily Risk Control Participation

The accounts are only available for allocation at contract issue. The indexed term length is determined by the surrender charge period and is 5 or 7 years. Additional deposits cannot be allocated to or from the account for the duration of the 5- or 7-year indexed term. After the 5- or 7-year indexed term, the account closes and the funds can be reallocated.

For the 5-year indexed term available with *Lincoln OptiBlend*® 10, one renewal is allowed. A new rate is established for the second 5-year indexed term. Clients can reallocate after the first 5-year indexed term during the 25-day reallocation period after the contract anniversary. If no reallocation is made, it will auto-renew. Money must be allocated to the account at issue to be available for the second term.

Review the [5 & 7 Year S&P 500 Participation](#) and the [5 & 7 Year 10% Daily Risk Control Participation](#) flyers for more information and complete index disclosures. Not available in all firms. Illustrations will reflect the indexed account updates on December 15, 2025.

Market Intel Exchange

Market data and insights from Lincoln and industry asset management partners

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



Individual Annuity Contact Center: Holiday hours

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

- Christmas Day: December 25th – closed
- New Year's Day: January 1st – closed
- Martin Luther King, Jr. Day: January 19th – closed

Online 1099 Tax Statements and Email Notification



Lincoln offers annuity and life insurance policy owners the ability to access 1099 tax statements online and opt-in to go paperless and receive an annual email notification when their tax statement(s) are ready to view online, instead of receiving their 1099 tax documents via mail.

[Click here](#) to learn more about this functionality and how it works. Thank you for helping Lincoln customers go paperless and utilize our secure, digital self-service options!

Please note these tax statements will not become available until approximately January 31, 2026.

Online fixed annuities resource guide

One stop shop for your new business needs

Our [digital resource guide](#) gives you access to marketing materials, current rates, client illustrations new business forms, with no login required. Another demonstration of the ease of doing business with Lincoln.

A photograph of a man and a woman sitting at a table, looking at a tablet together. The man is wearing a light blue shirt and glasses, and the woman is wearing a dark top.

Fixed annuities resource guide

Access marketing material, current rates, run a client illustration & get new business forms - no login required!

For fewer NIGOs, submit business electronically.

[Run illustration](#) | [Get forms](#) | [OptiBlend rates](#) | [OptiBlend rates, including CA](#) | [MYGA rates](#) | [Lincoln Leader news](#)

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Fixed Annuity Lincoln Leader – December 2025

2025 year-end business cut-off dates for Lincoln individual annuities

Listed below are some important cut-off dates to remember regarding year-end processing of 2025 Good Order business. Please keep in mind that transactions processed after the deadline will be completed on a best-efforts basis with no guarantees as to the tax year in which they will be reported. Dates below do not represent 2025 compensation payout.

Request or Process	Business Deadline Date	Contact Number
Individual Fixed, Fixed Indexed and Income Annuity New Business:¹		
1. Apps with money 2. Apps without money 3. Apps with internal transfers 4. Ongoing Remittances/ Deposits	December 19, 2025	Contact the appropriate New Business Case Coordinator
Financial Distributions:¹		
Withdrawal, internal transfer, surrender, loan, one-time RMD	December 19, 2025 <i>Note: "In good order" requests received on or before 12/19/25 will ensure 2025 tax reporting.</i>	Contact the appropriate product line Call Center
Automatic Withdrawal Service (AWS) for RMD ¹	December 1, 2025 <i>Note: "In good order" requests received on or before 12/1/25 will ensure 2025 tax reporting.</i>	Contact the appropriate product line Call Center

1. All annuity business mail (applications, checks, financial requests, etc.) must be received in good order in the appropriate location by market close.

Lincoln Annuity eCapabilities

Registering for an online account has its perks!

As a Financial Professional registered on the Lincoln website, you have secure and convenient 24/7 access to electronic capabilities like online licensing and contracting, pending business tools, eContract delivery and more!

[Click here](#) to explore all Annuity eCapabilities available to you.

Updated annuity disclosures and supplements

Form Number ¹	Name	Updates
AN10915-OB	<i>Lincoln OptiBlend</i> ® Fixed Indexed Annuity Supplement	Fund updates
AN10915-OBADV	<i>Lincoln OptiBlend</i> ® Advisory Fixed Indexed Annuity Supplement	
AN11863, AN11863VT, AN11863ID, AN11863NJ	Disclosure Statement for <i>Lincoln OptiBlend</i> ® FIA	
AN12636, AN12636VT, AN12636ID, AN12636NJ	Disclosure Statement for <i>Lincoln OptiBlend</i> ® Advisory 5 FIA	

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

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Fixed Annuity Lincoln Leader – December 2025

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.**