FIXED ANNUITIES

The Lincoln Leader

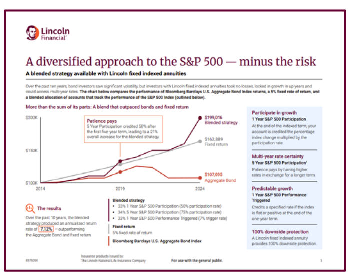
NOVEMBER 14, 2025
VOLUME 18, ISSUE 11

NEW materials available: Fixed Annuity Resource Guide

No login required

Client materials, custom illustrations, current rates, and new business forms, no login required! You can access all of these (and more) on Lincoln's Fixed Annuity Resource Guide without having to log in. Check it out today!

Here are a couple of the recent additions:


Lincoln Financial
A diversified approach to the S&P 500 — minus the risk
A blended strategy available with Lincoln fixed indexed annuities

A diversified approach to the S&P 500 — minus the risk

Over the past ten years, bond investors saw significant volatility, but investors with Lincoln fixed indexed annuities took no losses, locked in growth in up years and could access multi-year rates. Refer to the flyer for more information.

Diversify with confidence — and built-in rate certainty

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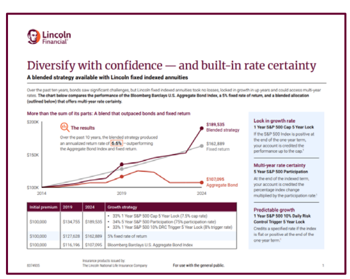
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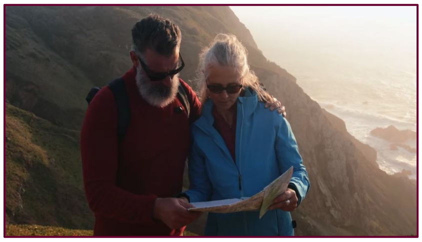
HEADLINES

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

NEW Video: Find growth in up, flat and down markets



Watch this video to learn more.

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 *Note: "In good order" requests received on or before 12/19/25 will ensure 2025 tax reporting.*	Contact the appropriate product line Call Center
Automatic Withdrawal Service (AWS) for RMD[1]	December 1, 2025 *Note: "In good order" requests received on or before 12/1/25 will ensure 2025 tax reporting.*	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.

Individual Annuity Contact Center: Holiday hours

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

- Thanksgiving Day: November 27th – closed
- Day after Thanksgiving: November 28th – OPEN, 8:00 am – 1:00 pm ET
- Christmas Day: December 25th – closed

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

Expanded Access to Pending Case Status Tool

Effective November 10, 2025

Beginning November 10, 2025, annuity Financial Professionals (FP) who have received delegation access to a Lincoln Producer Web Site from another FP within their firm, will now be able to access the Pending Case Status Tool. This Tool allows FPs to track pending cases using a variety of status filters among other features, including resolving any outstanding questions and/or requirements. By using the Tool, delegated users can immediately review pending cases and save valuable time. To access the Pending Case Status Tool, the delegated user will need to register **or log in** to the Lincoln Producer Website at LincolnFinancial.com. From there, click on **My Business** at the top menu, then select **Pending Business**.

Annuity Retirement Forms Update

Effective **November 10, 2025**, two individual and employer annuity retirement plan forms will be updated to ensure compliance with the "Setting Every Community Up for Retirement Enhancement" **(SECURE) 2.0 Act.**

What's Changing

New provisions allow for **exceptions to the early 10% withdrawal penalty**, which are controlled by the client when filing their tax returns.

These updated requirements will be reflected on the following forms:

- **Special Circumstance Annuity Distribution Request form** (AN11745SCAD)
- **Repayment of Special Circumstance Annuity Distribution forms** (AN12549 & AN12549CS)

Note: Clients and their Financial Professionals are responsible for determining whether they qualify

Financial Professionals may access the updated forms by logging into their Lincoln Producer Website online account and visiting the **Forms Tool.**

Additional **Secure 2.0 Act resources** can be found on LincolnFinancial.com.

Ready to Sell Tool Adds Anti-Money Laundering Status

Effective November 10, 2025

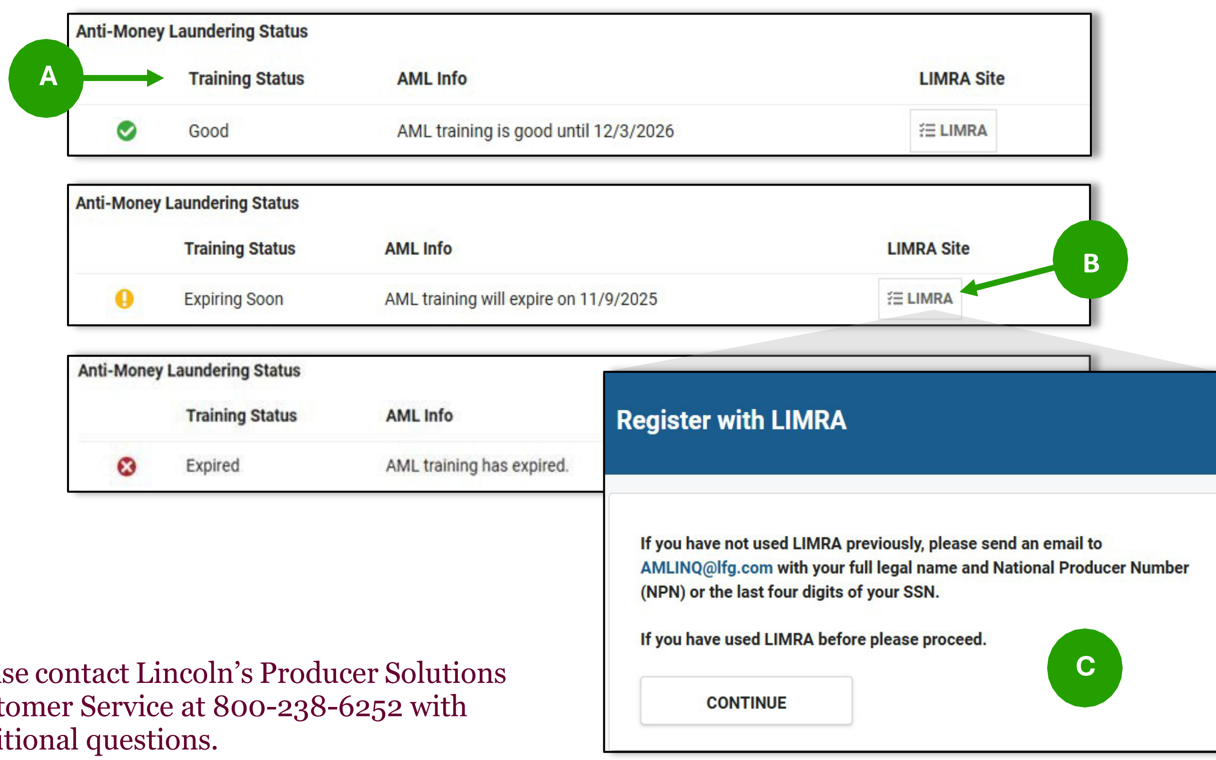
Lincoln's Ready to Sell Tool is a self-service, sales prep platform that can be used to check a producer's status related to registration, licensing, appointments, contracting, and more!

Beginning November 10, 2025, the Ready to Sell Tool will track the status of a Financial Professional's Anti-Money Laundering (AML) training status.

> **Additional Resources**
>
> Check out the **Licensing and Contracting Guide** to learn how the Ready to Sell Tool works and other resources available

What You Need to Know

- **A.** The tool will show if the AML training is good, expiring soon, or expired.
- **B.** A link to the LIMRA site is included.
  - *Financial Professionals are NOT obligated to take the training on LIMRA, but if they do, the completion will be automatically sent to Lincoln and updated in the Ready to Sell Tool.*
- **C.** If the Financial Professional has not previously taken training with LIMRA, they will be instructed to email AMLINQ@lfg.com with their legal name and either the last 4 of their Social Security Number or National Producer Number to get set up.



Please contact Lincoln's Producer Solutions Customer Service at 800-238-6252 with additional questions.

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-8581245-110625

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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 **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.**