FIXED ANNUITIES

The Lincoln Leader

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Here's to continuing our partnership in 2026!


More ways to deliver confidence and growth

Lincoln OptiBlend® fixed indexed annuity enhancements

Thank you for your business and your partnership in 2025. Throughout the year we introduced enhancements to our fixed indexed annuities, designed to help you deliver more certainty, growth potential, and ways to meet evolving client needs.

Check out all of the enhancements we made to *Lincoln OptiBlend®* fixed indexed annuity here.

Our commitment to you in 2026 (and beyond)
Clients will continue to seek growth opportunities with principal protection given the market's uncertainty… and Lincoln is here to help.

We continue to offer a broad product portfolio to help meet your clients' objectives, while enhancing our Digital First strategy to make doing business with Lincoln easier and more efficient.

Strong Together
We look forward to strengthening our partnership with you in 2026.

Reminder: New indexed account option featuring Capital Group Dividend Value ETF (CGDV) now available

Available with *Lincoln OptiBlend®* fixed indexed annuity contracts issued December 15, 2025 and later, clients can now allocate their premium to a new option, the 1 Year Capital Group Dividend Value ETF Participation account.

Review the product Fact Sheets for more information and complete index disclosures. You can access all of these (and more) on Lincoln's Fixed Annuity Resource Guide without having to log in. Check it out today!

HEADLINES

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

Happy New Year!

1099-R information – 2025 tax forms to be mailed and will be 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).

The 1099-R mailing is scheduled to be completed by January 31, 2026.

Clients may also 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.

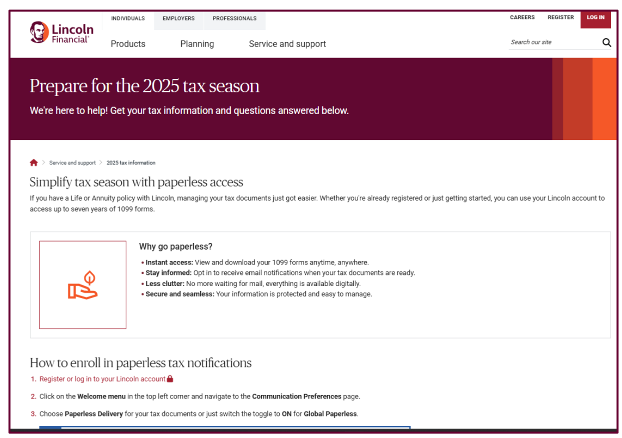
Click here to learn more about this new functionality and how it works.

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

For questions – contact the Lincoln Call Center. For more information on the form itself, go to www.irs.gov and view the instructions for 1099-R

Updated web content helps clients prepare for the 2025 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:

- **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.

These enhancements have been made to Lincoln's consumer registration process. In the future, these same enhancements will be implemented to other sites that support Producers, Prospects, Back Office Assistants and more.

Individual Annuity Contact Center: Holiday hours

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

- Martin Luther King, Jr. Day: January 19th – closed
- President's Day: February 16th – closed

Market Intel Exchange

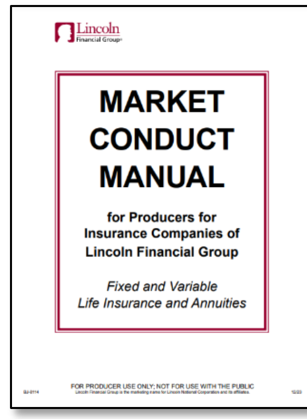
Market data and insights from Lincoln and industry asset management partners as of 12/31/2025

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

The Market Conduct Manual



The Market Conduct Manual for producers has been updated effective December 2025. The Market Conduct Manual is a guide for producers who sell Lincoln's individual life insurance and annuity products. This manual provides a high-level overview of Lincoln's expectations for ethical conduct and good business practices in the sales of these products. It covers a wide variety of topics and is provided to producers upon appointment with Lincoln's insurance companies. By signing a Producer Agreement with Lincoln, producers agree to adhere to the guidelines contained within the manual.

The manual was recently updated to reflect Lincoln's current market conduct policies and procedures, dealing with such issues as:

- **Education and Training:** FINRA changed the Annual Compliance Meeting requirement (no longer needs to be in live and in person) and made the Regulatory Element Annual along with the Firm Element (rather than 3 years).
- **Application submission:** added MN to situs section.
- **Suitability in Fixed and Indexed Annuity Sales:** annuity product would not be appropriate for consumers with a reverse mortgage.
- **Suitability in Variable Life & Annuity Sales:** insurance product would not be appropriate for consumers with a reverse mortgage.
- **Suitability in Fixed and Fixed indexed Life Insurance sales:** added question regarding reverse mortgage and statement regarding insurance products not appropriate for consumers with reverse mortgage.

The updated manual (BJ-8114) is available in the Consolidated Forms Tool in the Producer Solutions Life of Business section, and on Lincoln's producer websites or you may click here to view the updated manual.

Enhanced Security Measures for Lincoln Websites

Lincoln is continually looking to enhance the security of its websites. Last month, password requirement updates took place to help ensure additional security for our secure website.

Password requirements changing

As a result of a security audit, the password policy for LincolnFinancial.com secure site has changed. Any new passwords established during registration, migration or when resetting a password will not allow the use of personal data within the password. Existing passwords are not impacted.

What has changed and who is affected

- The password policy for the LincolnFinancial.com secure website site.
- All users registering on LincolnFinancial.com, users changing their password or Group Protection members migrating their accounts from MyLincolnPortal to LincolnFinancial.com.
- The following lines of business are impacted: Life, Annuity, RPS, GP and LFD.

Any new passwords established during registration, migration or when resetting a password will not allow the use of personal data within the password. Personal data includes:

- Display name/Nickname (which defaults to the person's first name during registration)
- Phone number
- Email address (characters before the @)

The password description has been updated to reflect the new requirements on each of the registration applications, the security settings page and MLP member migration password page.

If the user has chosen a password that contains the personal information, upon clicking Register/Submit on the last screen, the user will see an error at the top of page "Password is too common." They can correct the password and try again.

Financial goal setting: A win-win for you and your clients

New blog post by Kelsey Bradbury, Assistant Vice President, Market Intelligence and Thought Leadership

Add goal setting to your next conversation to enhance connections with clients and their families.

The new year is just around the corner, and chances are, your clients are thinking about their financial goals for the coming year. In November, we polled U.S. adults about their expectations for 2026 and their reflections on 2025, and 82% of those who work with a financial professional expect to set financial goals for the coming year.

Clients who receive help setting and working toward goals are significantly more satisfied, more trusting and more likely to refer their financial professional. Follow this six-point checklist to maximize impact when discussing financial goals with clients. Read more here.

Explore all our blogs – Get ideas and insights to help 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.

Fixed annuity contact information

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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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.**