FIXED ANNUITIES

The Lincoln Leader

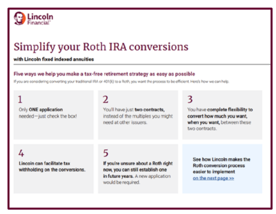
FEBRUARY 13, 2026

VOLUME 19, ISSUE 2

Are Roth conversions part of your 2026 strategy?

Roth conversions are becoming a planning priority — that's why we've simplified the process with Lincoln fixed indexed annuities.

1. One simple application opens two contracts
2. Flexibility to convert any amount, anytime
3. Tax withholding? We've got it covered



Simplify your Roth IRA conversions

with Lincoln fixed indexed annuities

Five ways we help you make a tax-free retirement strategy as easy as possible

If you are considering converting your traditional IRA or 401(k) to a Roth, you want the process to be efficient. Here's how we can help.

1 Only **ONE application** needed—just check the box!

2 You'll have just **two contracts,** instead of the multiples you might need at other issuers.

3 You have **complete flexibility to convert how much you want, when you want,** between these two contracts.

4 **Lincoln can facilitate tax withholding on the conversions.**

5 **If you're unsure about a Roth right now, you can still establish one in future years.** A new application would be required.

See how Lincoln makes the Roth conversion process easier to implement on the next page >>

Get the market facts

Get the Roth strategy

What to expect in 2026: Top 5 advanced planning opportunities

New blog post by Dave Doherty, Advanced Sales Consultant, Lincoln Financial Distributors

This month's blog post author shares his predictions for the top five advanced planning opportunities we'll see in 2026. These include:

- Roth conversions
- Lifetime gifting
- Income planning to maximize deductions
- Tapping into sources of tax-free income to maintain tax benefits
- Taking advantage of tax savings to do planning that has been put off

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.

HEADLINES

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

IRA contribution information

Form 5498 tax reporting and 2025 tax year deadline

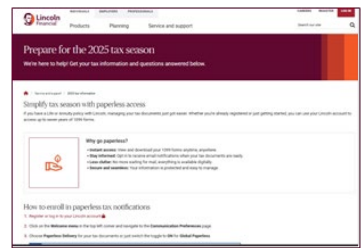
Form 5498 is used to report regular and rollover contributions to IRAs, including Traditional IRAs and Roth IRAs, and is for informational purposes only. It does not need to be filed with the client's tax return. Per IRS regulations, Lincoln must mail the Form 5498 no later than May 31st of the year following the contribution year.

Since clients can make a 2025 tax year IRA contribution until the IRS tax filing deadline for that tax year, Lincoln does not send out the 2025 Form 5498s until May 2026. Note: Trustee-to-Trustee transfers are not reported via a Form 1099R or a Form 5498.

- Reminder: IRA Contributions for the 2025 Tax Year must be postmarked by April 15, 2026. Be sure to clearly indicate the contribution tax year on the check.

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:

- **Receiving tax documents by mail –** Contract holders can get information about when 2025 tax forms are mailed
- **Annuity tax documents –** Contract holders can get information about form 1099-R and other annuity tax documents online by logging in to or registering their secure account
- **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.

Actuarial Present Value and/or Fair Market Value RMD letters mailed

Also available online

Each year, Lincoln mails letters to clients of Required Minimum Distribution age advising them of the Actuarial Present Value and/or Fair Market Value of their annuity contract. The Actuarial Present Value and/or Fair Market Value is used to calculate their Required Minimum Distribution. Letters have been mailed and are also available on our website.

Market Intel Exchange

Market data and insights from Lincoln and industry asset management partners as of 1/30/2026

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!

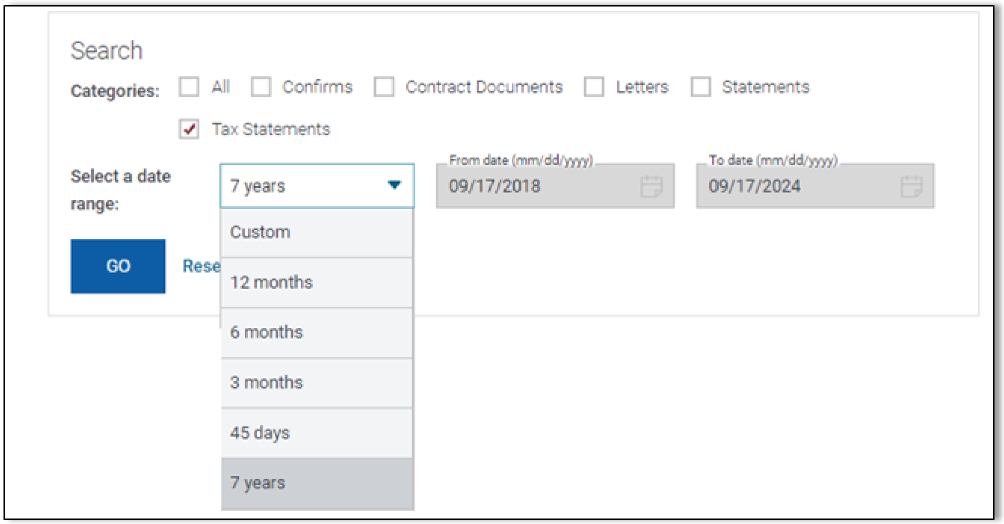
The views expressed are those of the select asset managers only and not necessarily of any Lincoln Financial Group affiliate or the broker-dealer, or any affiliates. These views are not based on any particularized financial situation, or need, and are not intended to be, and should not be construed as, a forecast, research, investment advice or a recommendation for any specific strategy, product or service from any of the participating investment managers.

Online 1099 Tax Statements now available

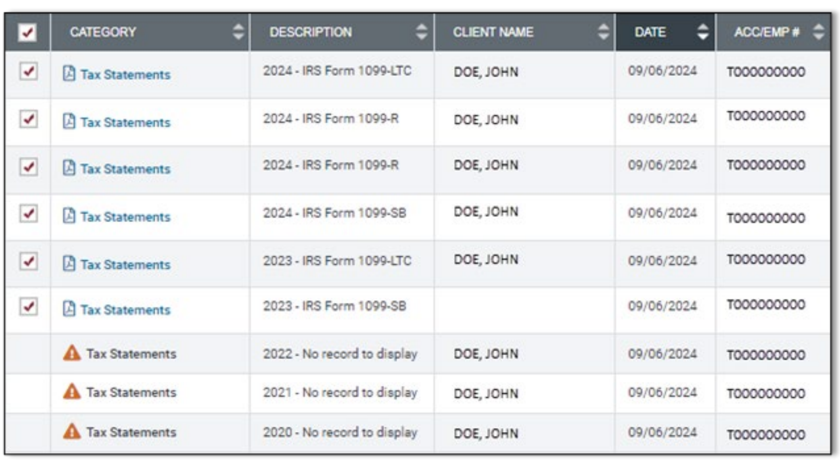
Lincoln contract owners can now access their 1099 tax statements online and can opt-in to receive an annual email notification when their tax statement(s) are ready to view online.

How to Access 1099 Tax Statements Online

1. To access 1099 tax statements online, customers must register for a Lincoln online account or log into their online account at LincolnFinancial.com.
2. Once logged in, select Correspondence/Statements from the menu on the right side.
3. In the top Search Panel, check Tax Statements and select a desired date range (up to seven years).
4. Once the tax statements option is checked and the date range is selected, click the blue Go button.



5. Under Search Results, the customer will see a table listing all tax statements for the date range selected.
   A. Individual tax statements are linked in blue with the year and form name listed under the Description column.
   B. If a date range of seven years is selected and there are years with no taxable events, no tax documents will be available, and "No record to display" will show under the Description column.
   C. Note: The date column is the date of the search, not the day the tax statement was added.



✓	CATEGORY	DESCRIPTION	CLIENT NAME	DATE	ACC/EMP #
✓	Tax Statements	2024 - IRS Form 1099-LTC	DOE, JOHN	09/06/2024	T000000000
✓	Tax Statements	2024 - IRS Form 1099-R	DOE, JOHN	09/06/2024	T000000000
✓	Tax Statements	2024 - IRS Form 1099-R	DOE, JOHN	09/06/2024	T000000000
✓	Tax Statements	2024 - IRS Form 1099-SB	DOE, JOHN	09/06/2024	T000000000
✓	Tax Statements	2023 - IRS Form 1099-LTC	DOE, JOHN	09/06/2024	T000000000
✓	Tax Statements	2023 - IRS Form 1099-SB		09/06/2024	T000000000
	Tax Statements	2022 - No record to display	DOE, JOHN	09/06/2024	T000000000
	Tax Statements	2021 - No record to display	DOE, JOHN	09/06/2024	T000000000
	Tax Statements	2020 - No record to display	DOE, JOHN	09/06/2024	T000000000

6. To view, print or download:
   A. **Individual:** Click on one of the Tax Statement links listed in blue. Download or print.
   B. **Multiple:** Check all desired statements and click the Create Bundle button. Download or print.

Enhanced Security Measures for Lincoln Websites

Disabling Inactive Users

Lincoln is enhancing its website security by disabling specific audiences who have not accessed their LincolnFinancial.com account within specific time periods. The current audience being targeted is the Consumer role across all lines of business with a target to disable users who have not accessed the site in the past 3 years.

What is changing and who is affected

- Account access will be disabled if users have not accessed their LincolnFinancial.com account within the past 3 years.
- Consumers are impacted.
- All lines of business utilizing LincolnFinancial.com are impacted.

Lincoln is continuing to enhance website security through user access controls based on login frequency. Currently in production, these restrictions exist for Back Office Assistant (BOA) and prospect users who have not accessed the site for the past one year, as well as BDFA, SO and TPA users who have not accessed the site in the past two years.

Starting January 23, 2026, this access configuration has been expanded to include disabling consumer users who have not accessed their LincolnFinancial.com account in the past 3 years. If a user has their access disabled and attempts to login, they will be directed to contact a Lincoln Call Center to reenable their User ID.

Ready to Sell Tool Adds Annuity Ongoing State Training Exemptions for Texas

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 February 13, 2026, the Ready to Sell Tool will track Annuity ongoing state training exemptions for Financial Professionals in the state of Texas. Under the Status by State, Product & Rider section, users will see an "In Good Order" status.

Resolving NIGOs

Incomplete or incorrect application submissions may be deemed "NIGO" (Not in Good Order)

Lincoln Annuity New Business will always try to resolve any issues by working with the servicing agent or representative. Lincoln strives to be as flexible as possible in resolving NIGOs via recorded line or email. The majority of NIGOs dealing with missing information may be resolved over a recorded line.

View the Types of NIGOs and ways to resolve them.

Note: Not all items may be accepted on a recorded line; contact your Lincoln representative or New Business Case Coordinator for specific inquiries.

Alerts and notifications provide status updates and reminders

You can receive alerts via text and/or email to give you the status of your annuity new business accounts. This makes it easier to stay on top of which new accounts are in good order—and which ones need further action. Learn how to sign up for Alerts and notifications here.

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

Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

This email and its attachments may collect your personal information to improve Lincoln's products or to provide you with services related to its products. For more information, please see our privacy policy.

LCN-8760381-020626

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.**