FIXED INDEXED ANNUITIES

The Lincoln Leader

MARCH 13, 2026
VOLUME 19, ISSUE 3

HEADLINES

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

NEW: *Lincoln OptiBlend*® Income and *Lincoln FlexAdvantage*® Income fixed indexed annuities with guaranteed living and death benefit riders

On March 16, Lincoln introduces *Lincoln OptiBlend*® Income and *Lincoln FlexAdvantage*® Income, two new fixed indexed annuities that offer many of the same features, benefits and accounts as our current fixed indexed annuities, with the exciting addition of *Lincoln ProtectedPay*® Select and *Estate Lock*℠ riders.

These riders, available for an additional cost with new *Lincoln OptiBlend*® Income and *Lincoln FlexAdvantage*® Income contracts, offer clients a guaranteed lifetime income with an optional enhanced death benefit.

***Lincoln ProtectedPay*® Select rider provides:**

- A 9% simple Enhancement applied to the Protected Income Base, guaranteeing growth toward future income for each year the client waits to take income.
- The ability to receive protected lifetime income equal to an age based percentage of the Protected Income Base when income starts. This lifetime income is known as Protected Annual Income (PAI).
- Automatically included on all *Lincoln OptiBlend*® Income and *Lincoln FlexAdvantage*® Income contracts for an additional cost.

***Estate Lock*℠ Death Benefit:**

- Provides legacy protection; beneficiaries receive the greater of the account value or the full purchase amount, not to exceed a cap.
- Does not decrease for PAI payments or Required Minimum Distributions (RMDs) unless the cap is reached.
- Reduces proportionally for excess withdrawals and the benefit terminates if Account Value equals $0.
- This optional death benefit is available for an additional cost, must be elected at contract issue, and is available for single life only.

See the following page for more details.

Highlights	
Products	▪ *Lincoln OptiBlend*® Income 7, 10 ▪ *Lincoln FlexAdvantage*® Income 7, 10
Premium Requirements	Minimum: $75,000 Maximum: $2,000,000 without Home Office approval Additional cumulative Premium Payments equal to or under $1,000 will be accepted within 90 calendar days of the Contract Date.
Rider Options	Must select one of the following: ▪ *Lincoln ProtectedPay*® Select ▪ *Lincoln ProtectedPay*® Select and *Estate Lock*SM
Issue Ages	***Lincoln ProtectedPay*® Select:** Ages 50 – 85 (7-year surrender) Ages 50 – 80 (10-year surrender) ***Lincoln ProtectedPay*® Select and *Estate Lock*SM:** Ages 50-75
Cost	***Lincoln ProtectedPay*® Select:** 1.10% (single); 1.10% (joint); 2.25% (maximum); annual charge can be changed up to maximum after 10 years[1] • Fee assessed annually as a percentage of Protected Income Base ***Lincoln ProtectedPay*® Select and *Estate Lock*SM:** *Lincoln ProtectedPay*® Select fee: 1.10% (single only); 2.25% (maximum); annual charge can be changed up to maximum after 10 years[1] • Income fee assessed annually as a percentage of Fee Base which increases by the same amount that an Enhancement increases the Protected Income Base, and reduces dollar for dollar by income withdrawals *Estate Lock*SM fee: 0.45% (single only); 1.60% (maximum); annual charge can be changed up to maximum after 10 years[1] • Death Benefit fee assessed annually as a percentage of Purchase Payments Excess withdrawals reduce all fees pro rata
Indexed Accounts	▪ 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 Lock ▪ 1 Year S&P 500 Cap ▪ 1 Year S&P 500 Cap Lock ▪ 1 Year S&P 500 Participation ▪ 1 Year Nasdaq Priva Participation ▪ 1 Year Capital Group Dividend Value ETF Participation
Enhancement to Protected Income Base	▪ 9% simple enhancement based on the Enhancement Base, which is equal to the Premium(s), and does not change with the exception of excess withdrawals ▪ Available each year during the Enhancement Period, provided no withdrawals are taken (earlier of 10 years from rider issue or age 85 of oldest Eligible Life) ▪ The Protected Income Base's guaranteed increases apply to rider income values only and not to account, surrender, annuitization, or death benefit values ▪ Once the Income Phase has started, the enhancement no longer applies and PAI can no longer increase

Highlights

Determining the Protected Annual Income amount

- Protected Annual Income =
  Protected Income Base X Protected Annual Income Rate
- Protected Annual Income Rates increase by .10% for each age (single age bands) up to age 85
- Joint Covered Life option will use the age of the youngest Covered Life
- For contracts with *Estate Lock*℠, clients can not begin income withdrawals until on or after the first Rider Date Anniversary

Protected Annual Income Rates

Key ages are shown here:

Protected Annual Income Rates			
	Lincoln ProtectedPay® **Select**		***Lincoln ProtectedPay®*** **Select and *Estate Lock*℠**
Age	**Single**	**Joint**	**Single**
60	6.30%	5.55%	5.10%
65	6.80%	6.05%	5.60%
70	7.30%	6.55%	6.10%
75	7.80%	7.05%	6.60%
80	8.30%	7.55%	7.10%
85+	8.80%	8.05%	7.60%

Additional Withdrawals

- Any withdrawal that exceeds the Protected Annual Income amount is considered a non-conforming and excess withdrawal
- Any withdrawals prior to age 59 (youngest Eligible Life - spouse)
- For contracts with *Estate Lock*℠, any withdrawal taken during the 1- year Waiting Period is an excess withdrawal
- An excess withdrawal will reduce the Income Base, and if in the Income Phase, the PAI, in the same proportion that the withdrawal reduces the Accumulation Value. For contracts with *Estate Lock*℠, the same proportional reduction will also apply to the guaranteed *Estate Lock*℠ Death Benefit value and the Fee Base. Account values, surrender values and the base contract death benefit are also reduced

Death Benefits

- For contracts without *Estate Lock*℠, the Death Benefit is the greater of the Accumulation Value (MVA and surrender charge do not apply) or the applicable guaranteed minimum value.
- For contracts with *Estate Lock*℠, beneficiaries receive the greater of the account value or the single premium, not to exceed a cap[1]

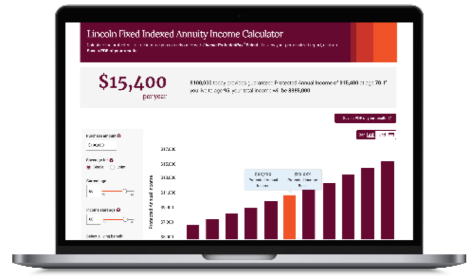
[1]There is a cap for the *Estate Lock*℠ Death Benefit equal to the greater of (a) 125% of the contract's cash surrender value, or (b) the lesser of premium(s) minus the sum of all withdrawals accumulated at an annualized interest rate of 10% or 250% of the difference between premium(s) and the sum of all withdrawals. FL and SC contracts are not subject to the cap.

Review the product Fact Sheets and the *Lincoln ProtectedPay® Select flyer* and *Estate Lock*℠ flyer 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 March 16, 2026. Updated NAIC training is required before financial professionals can sell *Lincoln OptiBlend®* Income and *Lincoln FlexAdvantage®* Income products.

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

Introducing the Lincoln Fixed Indexed Annuity Income Calculator



Lincoln is pleased to introduce a new tool designed to help explore growth, income and legacy projections with *Lincoln ProtectedPay*® Select and *Lincoln ProtectedPay*® Select with *Estate Lock*SM Death Benefit.

This tool enables users to create personalized reports and explore various planning scenarios, providing a more informed and flexible approach to retirement planning. You can access the tool here beginning on March 16.

Enhancements to the indexed account line-up for *Lincoln FlexAdvantage*® fixed indexed annuities

Effective for new *Lincoln FlexAdvantage*® contracts issued on or after March 16th, clients can allocate premium to following new accounts:

- 1 Year Capital Group Dividend Value ETF Participation
- 1 Year Nasdaq Priva Participation

How participation accounts work
At the end of the one-year term, the beginning and ending value of the applicable index or 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 index or ETF change is negative, the account is protected from loss, but no interest is credited.

About the Capital Group Dividend Value ETF
The Capital Group Dividend Value ETF (CGDV) seeks to deliver consistent returns by focusing on high-quality companies with the potential to pay dividends, a sign of 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.

About the Nasdaq Priva™ 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.

Available indexed accounts for new *Lincoln FlexAdvantage*® contracts issued on or after March 16, 2026 :

- 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 5 or 7Y Lock
- 1 Year S&P 500 Cap
- 1 Year S&P 500 Cap 5 or 7 Year Lock
- 1 Year S&P 500 Participation
- 1 Year Capital Group Dividend Value ETF Participation
- 1 Year Nasdaq Priva Participation
- 5 or 7 Year S&P 500 Participation
- 5 or 7 Year S&P 500 10% Daily Risk Control Participation

Review the product Fact Sheets and the Capital Group Dividend Value ETF flyer and the Nasdaq PrivaTM flyer 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 March 16, 2026.

Fixed Annuity/ Fixed Indexed Annuity Digital Rate Sheets Launch — March 9th

Beginning March 9, Fixed Annuity (FA) and Fixed Indexed Annuity (FIA) rate sheets will be available in a new digital format. When accessed, the rate sheets will open directly in your web browser.

Key features include:
- The ability to customize rate sheets by filtering crediting strategy, premium amount, and surrender period
- An option to generate a PDF version by selecting "Generate Rate Sheet"
- "Protected Income" label added to differentiate income rate sheets from accumulation rate sheets
- FIA Income rate sheets include a link to *Lincoln ProtectedPay®* Select and *Lincoln ProtectedPay®* Select with *Estate Lock*SM Death Benefit income rates

This enhancement provides a more streamlined and flexible way to access and personalize rate information.

Introducing Paperless Annuity Carrier-to-Carrier Replacements

Lincoln remains committed to strengthening the digital experience for our Financial Professionals and their clients. Effective March 16, 2026, we are digitizing our "Carrier-to-Carrier Replacement" internal process for Annuity New Business.

With this enhancement, Financial Professionals may experience the following benefits*:

- **Reduction of not-in-good-order (NIGO) Requirements**
  - Fewer errors due to illegible handwriting, grainy fax images, etc.
- **Increased Security**
  - Fewer security/privacy risks
  - Eliminates client information being sent via fax or mail
- **Accelerated Transaction Times**
  - Eliminates the need for periodic status calls, freeing up time for more valuable activities
  - Improved client experience
  - Faster commissions

Note: There is **no change** to your current replacement paperwork submission workflow; replacement forms should continue to be submitted to Lincoln as they are today.

To take advantage of all the digital capabilities Lincoln offers for managing your business, please log in to your Lincoln account. Don't have a Lincoln account? Register today to access our suite of digital tools.

*Both carriers need paperless carrier-to-carrier replacements to experience the benefits listed above.

IRA contribution information

Form 5498 tax reporting and 2025 tax year deadline

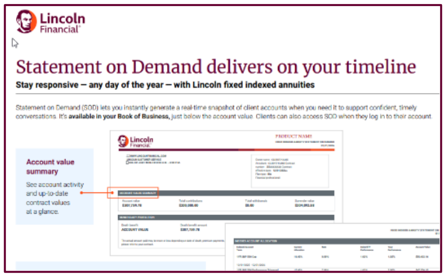
Form 5498 is used to report regular and rollover contributions to IRAs, including Traditional IRAs and Roth IRAs, and is for informational purposes only. It does not need to be filed with the client's tax return. Per IRS regulations, Lincoln must mail the Form 5498 no later than May 31st of the year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

Now Available: Statement on Demand with Lincoln fixed indexed annuities

Statement on Demand: Providing clients with a real-time snapshot of client accounts



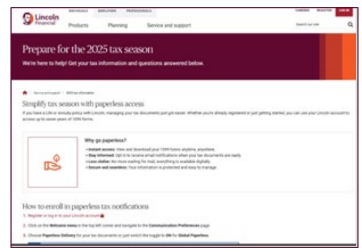
Lincoln offers financial professionals and their clients the ability to see a current snapshot of their contract information by allowing them to download a statement with the client's contract information as of that particular day.

Available in the Book of Business tool on LincolnFinancial.com, just below the account value. Clients can also access Statement on Demand when they log in their account.

Click here to learn more.

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.

Market Intel Exchange

Market data and insights from Lincoln and industry asset management partners as of 2/27/2026

Lincoln's Market Intel Exchange (PDF) (MIE) provides financial professionals and clients timely insights into today's complex markets — and more.

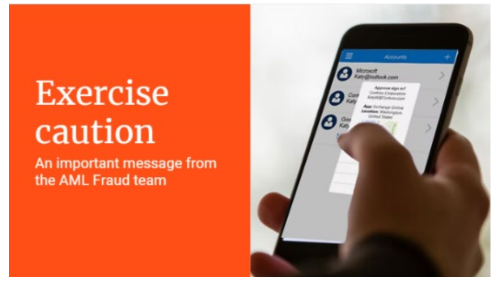
Subscribe to the Market Intel Exchange. This resource is client approved and delivered quarterly to your inbox – sign up today!

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.

Recent phishing emails impersonating Lincoln

Several licensed insurance agents have recently received emails impersonating Lincoln. Learn how to spot and report.

Scammers use social engineering techniques that impersonate a company or individuals familiar to you to create a sense of legitimacy. This is a ploy to trick recipients into clicking on malicious links or releasing confidential information.



In a recent phishing incident, insurance agents received an email which appeared to be sent from a Lincoln account. Once the agent followed the steps of the phish, the agent would then be prompted to provide their email address and Multi-Factor Authentication (MFA) code. See below for an example of the phishing email.

We have worked with our Cyber Threat Technical Fraud Investigations team, as well as federal law enforcement to have the fraudulent phishing domain taken down.

What to look out for:

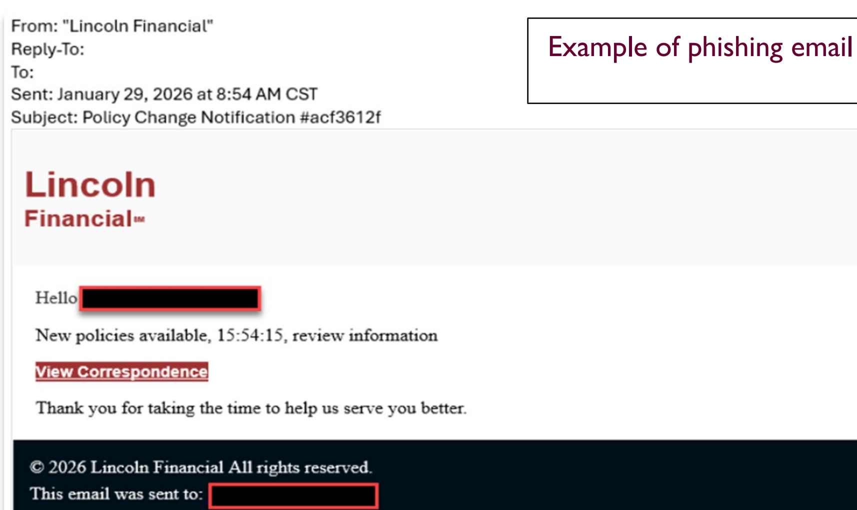
- Emails from an unknown address or an unexpected message.
- An unfamiliar link that requires you to log in to an account.
  - The link, often containing malware, gives bad actors your login credentials and/or device.
- Inaccurate information, grammatical mistakes or inclusion in a group chat rather than an individual text message.
- Statements claiming something with a personal account has changed or needs immediate attention.
- “Urgent” requests are a common tactic used to get you to act quickly without thinking.
  - They may prompt you to: make a payment, provide your login credentials or notify you of an issue with your account that you need to correct.

Steps to protect yourself:

- Do not respond to the email message or attempt to contact the sender.
- Report the incident by submitting your contact information and forward the suspicious email or text you received to abuse@lfg.com for our security experts to investigate. We will contact you only if additional information is required. **Do not include your account number, username or passwords.**

Thank you for your vigilance and for continuing to defend yourself and Lincoln from cyber threats. Continue to use your strong cybersecurity skills and exercise caution if you receive any unexpected or unusual messages.

Example of phishing email


From: "Lincoln Financial"
Reply-To:
To:
Sent: January 29, 2026 at 8:54 AM CST
Subject: Policy Change Notification #acf3612f

Lincoln Financial℠

Hello [redacted]

New policies available, 15:54:15, review information

View Correspondence

Thank you for taking the time to help us serve you better.

© 2026 Lincoln Financial All rights reserved.
This email was sent to: [redacted]

Why Lincoln? Review some key facts about the company

Updated flier highlights Lincoln's strength

Familiarize yourself with Lincoln's solid balance sheet and strong credit agency ratings by viewing the [Q4 2025 Key Facts flyer](#).

The flier offers information on Lincoln's:

- Key facts and rankings
- Key financials
- Financial strength ratings
- Awards and recognition
- General account assets

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:

- Good Friday: April 3rd – closed

Updated annuity applications, supplements and forms

Form Number [1]	Name	Updates
AN12127	*Lincoln CoveredChoice®* 5 II disclosures	New Form Creation
AN12052	*Lincoln FlexAdvantage®* disclosures	
AN12758	*Lincoln OptiBlend®* Income disclosures	
AN12760	*Lincoln FlexAdvantage®* Income disclosures	
AN12762	*Lincoln FlexAdvantage®* Income 7 Access disclosures	
AN10915-CC2	*Lincoln Covered Choice®* II - Fixed Indexed Annuity Supplement	
AN10915-FLEX	*Lincoln FlexAdvantage®* - Fixed Indexed Annuity Supplement	
AN10915-FLEXI	*Lincoln FlexAdvantage®* Income 7 or 10 Supplement	
AN10915-FLEXIA	*Lincoln FlexAdvantage®* Income Access Supplement	
AN10915-OBI	*Lincoln OptiBlend®* Income 7 and 10 Supplement	
AN11745GLWB	Guaranteed Lifetime Withdrawal Benefit Rider– Fixed Indexed Annuities - Distribution Request	
AN11725	Guaranteed Minimum Interest Rates	New Products added
ANF11811MO08	Fixed/Indexed Annuity Application (MO)	

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

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

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.**