Lincoln Financial®

FIXED ANNUITIES

The Lincoln Leader

APRIL 17, 2026
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NEW resources available: Fixed Annuity Resource Guide

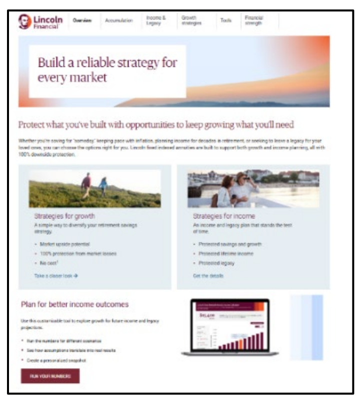
No login required

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 few recent additions:

Fixed Indexed Annuity Client suite

Build a reliable strategy for every market

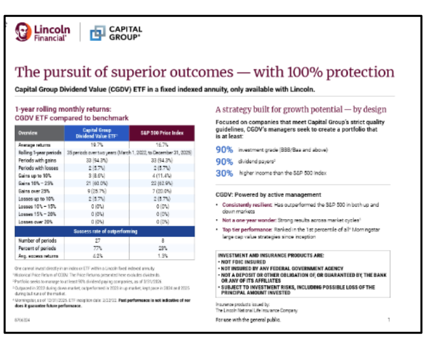


Explore Lincoln's new Fixed Indexed Annuity microsite—a client approved resource highlighting growth, income, and legacy strategies, with interactive tools to help evaluate how different Lincoln FIAs can support diverse retirement planning needs.

Visit the microsite here.

The pursuit of superior outcomes — with 100% protection

Capital Group Dividend Value (CGDV) ETF in a fixed indexed annuity, only available with Lincoln.



With a management team bringing over 150 years of combined experience, 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.

Refer to the flyer for more information.

HEADLINES

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

Now available: *Lincoln OptiBlend®* Income and *Lincoln FlexAdvantage®* Income fixed indexed annuities

On March 16, Lincoln introduced *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 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.

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.

Introducing a New FireLight User Interface

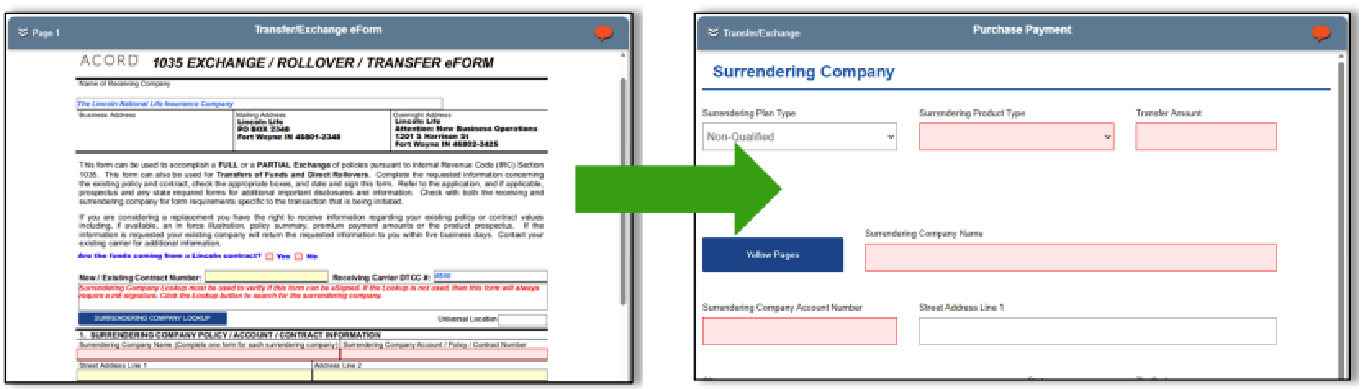
Streamlining the Annuity application process

FireLight is Lincoln's all-in-one solution for managing annuity submissions, and it just keeps getting better! Over the past few years, Hexure has continued to enhance the FireLight platform, delivering new features and improvements that make the experience smoother and more powerful.

On April 13, 2026, Lincoln will take the next step in that evolution by transitioning from the current Forms User Interface (UI) to the enhanced Wizard User Interface.

The Wizard UI offers a cleaner, more intuitive way to enter your application information. It guides you through the process step by step, automatically populates the required forms, and ultimately helps us deliver the best and most efficient experience possible for Financial Professionals.

Previous Forms User Interface **New Wizard User Interface**



What You Need to Know:

- **Impact**: Any applications started on or before 4/10/26 will remain in the Forms UI. Any application started on or after 4/11/26 will appear in the Wizard UI. Inflight business will not be impacted.
- **Look and Feel**: Everything about FireLight submissions will remain the same — only the look and feel are changing. Instead of resembling a paper form, the new interface will function more like a modern, online fillable form.
- **Navigation Dropdown**: Instead of seeing the forms in the package, users will now see the different segments of the application. Filling out the segments will automatically fill in the forms.
- **Forms**: Financial Professionals and customers can view and print the forms during the signing ceremony like they do today.

LIMRA launches the Lifetime Income Initiative

LIMRA recently launched its Lifetime Income Initiative, an industry-led effort to expand awareness, education and adoption of protected lifetime income, positioning annuities as a core pillar of U.S. retirement security.

Focused on helping the roughly 65 million Gen X Americans retire with greater confidence, the initiative brings carriers, broker-dealers, asset managers, wirehouses and other partners together around a shared goal: improving how retirement income is understood and delivered. As a proud LIMRA/LOMA member company, Lincoln supports this effort through its long-standing commitment to protected income solutions and helping Americans succeed their way.

Consumer Education: Own Your NeXt

At the center of the initiative is Own Your NeXt, LIMRA's consumer education campaign aimed at reframing retirement planning for Gen X. The campaign emphasizes the role of professional guidance and protected income solutions in helping individuals create stability, flexibility and confidence as they plan for retirement.

Through research-driven insights, relatable storytelling and accessible educational content, Own Your NeXt is designed to help consumers better understand retirement income challenges and the strategies available to address them.

Learn more about the consumer education tools: https://www.limraconsumer.com.

Financial Professional Resources

For financial professionals, LIMRA will expand training and field engagement to help advance retirement income conversations and close knowledge gaps around annuities. Planned efforts include:

- A national roadshow focused on sharing insights and best practices
- The Retirement Lab Symposium, scheduled for this fall, offering hands-on opportunities to test ideas, compare approaches and identify best practices that improve client outcomes

Learn more about financial professional resources: www.limrafinpro.com.

Temporary USPS International Mail Delivery Suspensions

Effective Immediately

The United States Postal Service™ is temporarily suspending acceptance of items destined for certain countries, due to logistics impacts resulting from the conflict in the Middle East.

As a result, effective March 3, 2026, **the Postal Service™ is asking customers to refrain from mailing items addressed to the impacted countries, until further notice**.

What this means for Lincoln Financial customers:

- Life and annuity policyowners can continue to securely access policy correspondence online at LincolnFinancial.com.
- For life insurance and annuity disbursements, including death benefit payments, we will work directly with policyowners and beneficiaries in affected countries to collect the required banking documentation and issue funds via electronic wire.

A current list of impacted countries and additional details are available on the USPS website.

Spreading the Love: Why women are at the heart of the Great Wealth Transfer

New blog post by Daniel Carvalho, Associate, Leadership Preparation Program, Market Intelligence and Thought Leadership team

Over the next two decades, an estimated $124 trillion will move from baby boomers to their spouses, heirs and charities. This "Great Wealth Transfer" isn't just a headline, it's a defining moment for financial professionals and their clients.

Women are at the heart of change

Here's what makes this moment even more compelling: Women are poised to shape the future of wealth thanks to several powerful trends. Women:

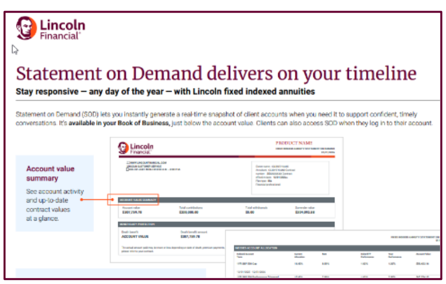
- Live about five years longer than men
- Will inherit and control roughly $53 trillion of the expected transfers
- Increasingly lead financial decisions as more than two-thirds of married women report being the primary investment decision-makers in their households

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.

Now available: Statement on Demand with Lincoln fixed indexed annuities

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



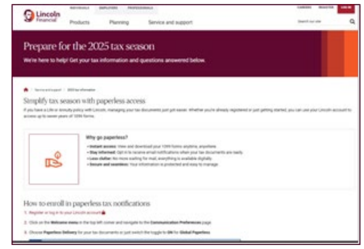
Lincoln offers financial professionals and their clients the ability to see a current snapshot of their contract information by allowing them to download a statement with the client's contract information as of that particular day.

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 3/31/2026

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.

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:

- Memorial Day Friday: May 25th – closed

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-8867250-040926

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.**

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