FIXED ANNUITIES

# The Lincoln Leader

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## NEW Blog: The new retirement math for income and legacy

### New blog post by David Wood, Vice President, fixed and indexed annuity sales, LFD's Brokerage Channel distribution team


It used to feel like retirement planning was built on a straightforward equation: save diligently, invest wisely, withdraw prudently and the math would take care of itself. But the assumptions that shaped these concepts — shorter retirements, steadier markets, predictable yields — have changed.

Today, the old rules don't always hold up under real-world stress. And clients are forced to make tough decisions.

**"How can I maintain my lifestyle and still leave a legacy for my family?"**

This blog post explores a simpler approach to making the math work — with accuracy and ease. It looks at four places where the old rules break down, and how protected income and legacy solutions help to put the plan back on solid ground:

- Problem #1: Stressing over stress-testing the 4% rule
- Problem #2: The spousal age-gap quandary – solved with one simple strategy
- Problem #3: RMDs – Required doesn't have to mean disruptive
- Problem #4: The math needs to keep adding up with continued growth potential

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

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

# Meet Abby: Expanding Customer Service Capacity to Better Serve You

At Lincoln, we're continuing to invest in tools that make it easier and faster for your clients to get the service they need, while ensuring complex scenarios get the personal attention they deserve. One of the newest enhancements supporting that goal is Abby, a new AI-powered phone self-service assistant now available to support our Life and Annuity customer service operations.

## Who is Abby?

Abby is a digital assistant within Lincoln's Customer Service teams designed to help with certain routine, administrative service requests. Abby can quickly and accurately assist authenticated policy owners or financial professionals with common requests such as policy documents, statements, or blank service forms—all without having to wait for a live representative.

## Why Abby Matters for You and Your Clients

Abby is designed to improve the service experience, enabling:

- Faster handling of straightforward requests such as copies of statements or policy forms
- Reduced call transfers and hold times for simple administrative needs
- Seamless document delivery, via email or mail, using contact information already on file

Abby is built with safeguards in place and automatically routes sensitive or complex situations to a live Customer Service Representative. Additionally, callers can always choose to speak directly with a representative.

## Early Results

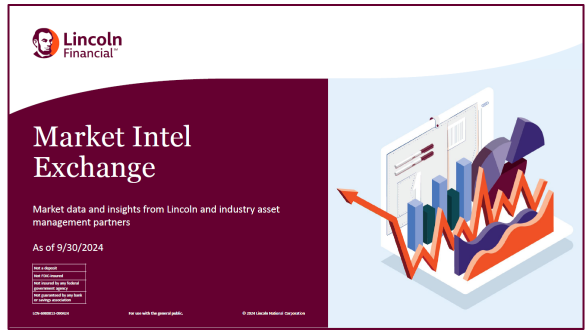
Since going live in April, Abby has already made a meaningful impact by using AI technology to support our customers. In just a few weeks, it has streamlined administrative tasks, significantly reducing manual effort and creating additional capacity for our customer service team. This early success allows our representatives to dedicate more attention to complex service scenarios and deliver a more personalized experience where it matters most.

## Supporting Better Service—Together

Abby reflects our continued commitment to improving service capabilities through thoughtful use of technology—always with a focus on enhancing the experience for financial professionals, clients, and our customer service teams alike. We'll continue to look for opportunities to expand digital support while preserving the human connection that is essential to serving your clients well.

# Market Intel Exchange

## Market data and insights from Lincoln and industry asset management partners as of 4/30/2026




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.

# 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.

# 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
- Juneteenth: June 19th – closed

# Check out Lincoln's Regulatory Roundup

## Your source for timely, comprehensive and simplified regulatory updates


Bookmark this resource center to stay informed of current legislative changes and requirements and impending proposals—so you can optimize your business.

# New Florida Annuity Suitability Form

## For distribution partners where Lincoln conducts the suitability review

Lincoln is introducing a **Florida-specific Annuity Suitability Form (AN07091FL)** that will be required whenever Lincoln performs the compliance suitability review for annuity transactions in Florida. The new Florida form closely aligns with the existing multi-state Annuity Suitability Form, with a few state-specific enhancements. Notably, **Questions 8 and 11 have been updated to include itemized checkboxes**, allowing producers to indicate each disclosure provided to the consumer.

As a result of this update, the new Florida Annuity Suitability Form will replace the current **Florida Disclosure and Comparison Form** used for replacement transactions.

# Updated annuity applications, supplements and forms

| Form # | Name of Form | Updates |
|---|---|---|
| AN10915-CC | Lincoln Covered Choice Fixed Indexed Annuity Supplement (Obsoleted on 1/12/26) | Fund updates and other miscellaneous updates |
| AN10915-CC2 | Lincoln Covered Choice 5 II Fixed Indexed Annuity Supplement | |
| AN10915-CC2 | Lincoln Core Capital® - Fixed Indexed Annuity Supplement | |
| AN10915-COR | Lincoln Core Capital® - Fixed Indexed Annuity Supplement | |
| AN10915-FLEX | Lincoln FlexAdvantage Fixed Indexed Annuity Supplement | |
| AN10915-FLEXI | FlexAdvantage Income 7 or 10 Supplement | |
| AN10915-FLEXIA | FlexAdvantage Income 7 Access Supplement | |
| AN10915-LS2 | Lincoln Set 5 II Fixed Indexed Annuity Supplement | |
| AN10915-MYGP | Deferred Fixed/Indexed Annuity Supplement - MyGuarantee Plus | |
| AN10915-MYGPC | Lincoln MYGuarantee Plus Class Fixed Annuity | |
| AN10915-OB | Lincoln OptiBlend Fixed Indexed Annuity Supplement | |
| AN10915-OBADV | Lincoln OptiBlend Advisory Fixed Indexed Annuity Supplement | |
| AN10915-OBAS | Lincoln OptiBlend Fixed Indexed Annuity Supplement - Allstate | |
| AN10915-OBI | OptiBlend Income 7 and 10 Supplement | |
| AN10915-OBIAS | OptiBlend Income 7 and 10 Supplement (Allstate) | |
| AN10915-SEL | Lincoln Select Fixed Indexed Annuity Supplement | |
| AN07091 | Annuity Suitability Form | Remove FL language |
| AN07091FL | Annuity Suitability Form | New FL specific suitability form |

***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**<br>Product questions/ Sales ideas/ Illustrations/ Website training<br>Operating hours: 8:00 a.m. – 6:00 p.m. ET | **Annuity Sales Desk** *Agent Use Only*<br>**Sales Desk: 888-895-4830, Option 2**<br>FixedAnnuitySales@LFD.com |
| **Producer Solutions**<br>Appointments/ Contracting/ Compensation<br>Operating hours: 8:00 a.m. – 6:00 p.m. ET | **Appointments/Contracting**<br>Call Center: 800-238-6252, Option 1, Option 2<br>**New Contracting Paperwork Submission:**<br>Contracting@LFG.com<br>Fax: 603-226-5311<br>**Appointment Status Updates:**<br>LicensingStatus@LFG.com<br>**Compensation**<br>Call Center: 800-238-6252, Option 1, Option 1<br>Commissions@LFG.com |
| **New Business and Post-Issue**<br>Operating hours: 8:30 a.m. – 5:00 p.m. ET | **FAX Numbers**<br>New business: 260-455-0271 (fax)<br>Post-Issue: 260-455-0263 (fax)<br>**Pre-Issue Good Order (GO) Team**<br>Contact the appropriate New Business Case Coordinator<br>**Forms Submission (*must have an attachment*)**<br>AnnuityForms@LFG.com<br>**Overnight Servicing Address**<br>Lincoln Financial Group<br>Individual Annuity Operations<br>1301 S Harrison St., Ft. Wayne, IN 46802-3425<br>**Servicing Address**<br>Lincoln Financial Group<br>P.O. Box 2348<br>Fort Wayne, IN 46801-2348 |
| **Contact Centers**<br>For agent/client use<br>Operating hours: 8:00 a.m. – 6:00 p.m. ET | **Fixed and Fixed Indexed Annuity**<br>888-916-4900<br>*Lincoln Insured Income, Lincoln Deferred Income Solutions, Lincoln SmartIncome* and annuitization:<br>800-487-1485 x8529<br>*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.**