

FIXED ANNUITIES

The Lincoln Leader

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Market Intel Exchange

Market data and insights from Lincoln and industry asset management partners as of 7/31/2026



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

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Why Lincoln? Review some key facts about the company

Familiarize yourself with Lincoln's solid balance sheet and strong credit agency ratings by viewing the [Q2 2026 Key Facts flyer](#).

The flyer offers information on Lincoln's:

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



HEADLINES

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Reminder: *Lincoln ProtectedPay*® Select enhancements

Now available with new Lincoln Income fixed indexed annuities

Enhancements to *Lincoln ProtectedPay*® Select and *Lincoln ProtectedPay*® Select with *Estate Lock*™ Death Benefit are now available on new Lincoln Income fixed indexed annuity contracts.

Higher Protected Income Base (PIB) Growth

To help clients build greater future income potential, the annual simple guaranteed growth rate on the Protected Income Base (PIB) increased from 9% to 10% for each year income is deferred.¹ This applies for new contracts issued with *Lincoln ProtectedPay*® Select and *Lincoln ProtectedPay*® Select with *Estate Lock*™ Death Benefit.

Higher Protected Annual Income (PAI) rates

For *Lincoln ProtectedPay*® Select, Protected Annual Income (PAI) rates increased by 0.40% across all eligible ages for both single-life and joint-life income options, providing higher guaranteed income potential for new contracts. PAI rates for *Lincoln ProtectedPay*® Select with *Estate Lock*™ Death Benefit did not change.

View [Lincoln ProtectedPay® Select](#) flyer for more information and current rates.

PAI Rates for contracts issued with *Lincoln ProtectedPay*® Select and *Estate Lock*™ Death Benefit are not changing and can be viewed on the [Estate Lock](#)™ flyer.

¹ The 10% simple annual growth rate applies until the earlier of 10 years or age 85. Growth is not credited during any year in which a withdrawal is taken.

New REG60 Status Tracking Added to the Annuity Pending Business Tool

More visibility, fewer status checks

Beginning **August 10, 2026**, keeping tabs on **New York Regulation 60 (REG60)** cases became easier than ever. Financial Professionals now see a new REG60 tab within the Annuity Pending Business Tool, providing a centralized view of processing activity and greater visibility into case progress.

Why it Matters

The new REG60 tab helps Financial Professionals:

- Track REG60 case progress in one place
- Gain greater transparency into the replacement process
- Reduce the need for status inquiries
- Stay informed on pending business activity

How to Access

Log in to the Lincoln Producer Website and navigate to **My Business > Pending Business**. For applicable cases, the new REG60 tab will appear within the case details experience.



Check out [this guide](#) for a complete overview of features available within the Annuity Pending Business Tool!

Guaranteed minimum rates updated for new fixed and fixed indexed annuity contracts

Effective with new contracts on or after September 1, 2026

We are pleased to announce that we are increasing several of the guaranteed minimum rates for new fixed and fixed indexed annuity contracts issued September 1, 2026 and later.

Fixed Account rate: The Fixed Account guaranteed minimum interest rate will be increasing to 1.65% during the surrender charge period. This guarantee provides a floor for Fixed Account rates.

The Guaranteed Minimum Cash Surrender Value (GMCSV) interest rate: The GMCSV interest rate will be increasing to 3.00%, during the surrender charge period. As a reminder, the GMCSV calculation provides a floor for the minimum amount a client can receive if they surrender their contract.

The GMCSV equals 87.5% of the premium, minus any partial surrenders and related premium taxes, accumulated at this minimum rate of return to the date of contract termination (death or annuitization or full surrender).

Regulatory Trend: Avoiding Unintentional Investment Advisory Activity

State regulators are increasingly focused on clarifying when insurance agents may inadvertently cross into investment advisory activity.

Recent guidance issued in Kentucky highlights that agents who recommend the sale, surrender, rollover, or liquidation of securities in connection with an insurance or annuity transaction—and receive compensation tied to that advice—may be considered investment advisers. Securities in scope include 401(k) plans, IRAs, mutual funds, brokerage accounts, and registered annuities.

This reflects a broader, multi-state regulatory trend. Regulators are consistently emphasizing the substance of the interaction—particularly recommendations and compensation—over product type.

Importantly, this guidance does not restrict legitimate insurance sales activity. Agents may continue to educate clients on funding concepts and product features. However, specific recommendations involving securities transactions may trigger securities licensing or registration requirements.

Key Considerations

- Distinguish clearly between education and advice
- Avoid specific securities recommendations unless appropriately licensed
- Reinforce training and supervision around permissible sales practices

Bottom Line

Although highlighted by Kentucky, this is a nationwide compliance focus. Maintaining clear boundaries between insurance sales and investment advisory activity remains essential.

Reminder: Annuity paperwork can be sent to Lincoln via email

Annuity email address designed for forms submission

As a reminder, email is an available option when sending certain paperwork for new business and transactions for Lincoln annuities. While you can still mail or fax paperwork, it may be more efficient to attach the completed forms to an email and send them to AnnuityForms@lfg.com. This mailbox only accepts emails with attachments. This option is not available with all firms.

Documents must be sent as a .PDF, .TIF or .PNG without encryption or passwords. Submitters must ensure they have approval from their back office to email forms to Lincoln rather than fax or mail.

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:

- Labor Day: September 7, 2026 – closed

August Forms Update

Updated forms available Aug 2026; standard transition rules apply

Form #*	Name of Form
AN12760	Disclosure Statement for <i>Lincoln FlexAdvantage</i> ® Income
AN12758	Disclosure Statement for <i>Lincoln OptiBlend</i> ® Income
AN12762	Disclosure Statement for <i>Lincoln FlexAdvantage</i> ® Income 7 Access
AN12127	Disclosure Statement for <i>Lincoln Covered Choice 5 II</i>
AN12052	Disclosure Statement for <i>Lincoln FlexAdvantage</i>
AN11863	Disclosure Statement for <i>Lincoln OptiBlend</i>
AN12636	Disclosure Statement for <i>Lincoln OptiBlend</i> Advisory
AN11548	Disclosure Statement for <i>Lincoln Core Capital</i>
AN12208	Disclosure Statement for <i>Lincoln MYGuarantee Plus</i>
AN12131	Disclosure Statement for <i>Lincoln Set 5 II</i>
AN12616	Disclosure Statement for <i>Lincoln MYGuarantee Plus Class</i>
AN12627	Disclosure Statement for <i>Lincoln MYGuarantee Prime</i>
AN12158-B	Disclosure Statement for <i>Lincoln Select</i>

* 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

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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

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