

FIXED ANNUITIES

The Lincoln Leader

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Not Every Market Is Smooth Sailing That's Why a Plan Matters



Lincoln fixed indexed annuities can help clients navigate a variety of market environments with confidence.

This new [flyer](#) explores three market scenarios clients may face and demonstrates how Lincoln fixed indexed annuities can help provide protection, growth opportunities, and flexibility through changing market conditions.

Access this new flyer and more, including client materials, custom illustrations, current rates, and new business forms on our [Fixed Annuity Resource Guide](#) – no login required. Check it out today!

Market Intel Exchange

Market data and insights from Lincoln and industry asset management partners as of 8/31/2026



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.

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UPDATE: *Lincoln OptiBlend*[®] Income and *Lincoln FlexAdvantage*[®] Income fixed indexed annuities

State applicability of *Estate Lock*SM Death Benefit cap

Beginning on 9/14/2026, Lincoln is pleased to offer an enhancement to the Estate Lock Death Benefit on our fixed indexed annuities. In several additional states, the benefit has now been approved without a cap. We will continue to enhance our offering as additional states approve the new benefit.

Details

The Estate Lock Death Benefit ensures beneficiaries receive the full purchase amount or account value, whichever is higher.¹ The Estate Lock Death Benefit terminates if the account value reaches \$0.

In certain states, there is a cap for the Estate Lock Death Benefit. The cap is equal to the greater of: (a) 125% of the contract’s cash surrender value, or (b) the lesser of the following two calculated amounts: i) premium(s), minus the sum of all withdrawals accumulated at an annualized interest rate of 10%; and ii) 250% of premium(s) minus the sum of all withdrawals.

The following table lists the states and territories with and without the cap:

States without the <i>Estate Lock</i> Death Benefit cap	States with the <i>Estate Lock</i> Death Benefit cap
AK, AL, AR, AZ, CO, CT, DE, FL, GA, GU, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NJ, NE, NH, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, WA, WI, WV, WY	DC, IN, MN, MT, OR, PR, UT, VA, VT

State approvals are subject to change. CA is pending approval. The product and rider are not available in NY.

¹ Excess withdrawals reduce *Estate Lock*SM in the same proportion as the account value, but the benefit does not decline due to conforming or automatic required minimum distribution (RMD) withdrawals, unless the cap is reached. Benefit terminates if account value reaches \$0, but lifetime income would continue.

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 increased 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 increased 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 increased 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).

New Email Verification Process Coming for Life and Annuity Customers

Helping protect customer accounts during online account registration and profile updates

Email verification is a common part of today's digital experience and helps confirm customers have access to the email address tied to their account.

Beginning late September 2026, Lincoln will introduce **email verification** for certain registration and profile update activities to help strengthen account security and reduce the risk of unauthorized access.

Customers may be prompted to verify their email when taking one of the following actions:

	Updating an existing email	Registering for an online account
Who it impacts	Any user with an existing online account (<i>includes Life and Annuity customers, brokers, back-office assistants, broker-dealer firms, etc.</i>)	Life and Annuity customers registering for a new online account
When it happens	- When they update their email address in Profile & Preferences - When an internal Lincoln employee updates the email address on their behalf	- When they register through LincolnFinancial.com - When they register through an email invitation and change the prefilled email address
What to do	Complete two-factor authentication (an added security step), then verify the new email address before the update is completed	Verify their email address before continuing registration
How it works	- Lincoln sends a verification link to the new email address - The link expires after 24 hours - Until verified, the current email address remains on the profile - After verification, confirmation is sent to both the old and new email addresses	- Lincoln sends a verification link to the entered email address - The link expires after 10 minutes - Once verified, the customer returns to registration to continue

Note: These changes are being introduced in phases, beginning with email updates in Profile & Preferences, followed by customer registration and other registration experiences over time.

The retirement planning step most clients miss

New blog post by Diana Crookson, Market Insight Specialist

Conversations between parents and their adult children about retirement planning are largely absent. This gap in communication can create stress, confusion and offers a clear opportunity for financial professionals to step in and guide the discussion. [Read more here.](#)



Explore all our blogs – Get ideas and insights to help you 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.

In-force *Lincoln FlexAdvantage*® and *Lincoln OptiBlend*® contracts: Indexed Account closures

Effective October 19, 2026

We will be closing several indexed accounts to existing in-force *Lincoln FlexAdvantage*® and *Lincoln OptiBlend*® contracts.

- 1 Year Fidelity AIM Dividend Participation
- 1 Year BlackRock Dynamic Allocation Participation
- 2 Year BlackRock Dynamic Allocation Participation
- 1 Year BlackRock Dynamic Allocation Participation Plus

[Transition guidelines:](#)

- At the end of the indexed term, if there is money left in a closed indexed account, it will automatically be allocated to the Fixed Account and will be available for reallocation to other accounts during the reallocation window.

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:

- Thanksgiving Day: November 26, 2026 – closed
- [Day after Thanksgiving: November 27, 2026 – OPEN, 8:00 am–1:00 pm ET](#)
- Christmas Day: December 25, 2026 – 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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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.**