

The Lincoln Leader

October 15, 2018 – Vol. 11, Issue 10

New Client Brochure: Income Planning with Greater Certainty

Protect lifetime income in retirement planning

This new client brochure helps explain why income planning is one of the most important steps clients can take to prepare for retirement.

It demonstrates how longevity, sequence risk, taxes, and more may affect the need for income certainty in retirement.

The brochure is “generic” and does not mention any specific products.

Headlines

[New Client Brochure on Protected Income](#)

[Planning for Income](#)

[Change to Delivery of Printed Correspondence and Statements](#)

[Important Year-End Dates](#)

[Source of Funds NIGO](#)

[New Mexico Vulnerable Persons](#)

[Suitability Certification](#)

[Contact Us](#)



This brochure highlights the need for protected lifetime income in retirement planning:

- Creating an **income strategy** for longer life
- Keep your **money growing**
- Consider the **tax implications**
- Prepare for **market volatility**
- Protect yourself from **sequence risk**

ORDER CODE:

[VA-ALLI-BRC001](#)

Contact your Lincoln representative for more information on how to help clients create a more protected income plan with Lincoln annuities.

The Lincoln Leader contains product and business implementation information for Lincoln fixed, fixed indexed and income annuities. Products and features are subject to state and firm availability. Check your selling agreement for availability.

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Planning for Income

Help Clients Meet their Retirement Income Goals

Lincoln offers several income solutions for conservative clients – the chart below provides a summary of product features to help decide which product or rider best meets your client's needs.

Income Solutions offering a lifetime income guarantee:

Product/Rider	Key Highlights	More Information
<p>Lincoln Lifetime IncomeSM Edge 2.0</p> <p>Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider</p> <p>Available with certain single or flexible premium fixed indexed annuities.</p>	<ul style="list-style-type: none"> Income Base Enhancement Nonqualified, Qualified Access to Account Value* 	<p>Increase Income Potential (Flier)</p> <p>Order Code: FA-EDGE-FLI429</p>
<p>Lincoln Lifetime IncomeSM Edge</p> <p>Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider</p> <p>Available with certain single or flexible premium fixed indexed annuities.</p>	<ul style="list-style-type: none"> Income Base Enhancement Bonus rate for waiting 5 or 10 years before taking withdrawal Nonqualified, Qualified Access to Account Value* 	<p>Increase Income Potential (Flier)</p> <p>Order Code: FA-EDGE-FLI420</p>

ADDED FLEXIBILITY FOR GUARANTEED LIFETIME WITHDRAWAL BENEFIT (GLWB) RIDERS:

For both **Lincoln Lifetime IncomeSM Edge 2.0** and **Lincoln Lifetime IncomeSM Edge**

Clients can now choose whether they want **Single or Joint Life Payments** at the time of the first Income Withdrawal, instead of making that decision when they first elect the rider. At the election of the rider, clients will still need to indicate the spouse as an **eligible life** if a joint payout may be desired in the future, but the final decision does not have to be made until income is initiated.

<p>i4LIFE[®] Indexed Advantage rider</p> <p>Annuity Payout Option</p> <p>Available at issue with certain fixed indexed annuities; additional premiums are not accepted.</p>	<ul style="list-style-type: none"> Income within a year of contract issue First check received is the guaranteed minimum amount Nonqualified, Qualified Tax-efficient (Nonqualified) Access to Account Value* 	<p>Client Guide</p> <p>Order Code: FA-FIAI4-BRC001</p>
<p>Lincoln Insured IncomeSM Immediate Annuity</p> <p>Single Premium Immediate Annuity (SPIA)</p>	<ul style="list-style-type: none"> Income within a year of contract issue Nonqualified, Qualified Tax-efficient (Nonqualified) 	<p>Client Guide</p> <p>Order Code: FA-SPIA-BRC001</p>
<p>Lincoln Deferred Income SolutionsSM Annuity</p> <p>Flexible Premium Deferred Income Annuity (DIA)</p>	<ul style="list-style-type: none"> Income after 13 months from contract issue Nonqualified, Qualified, QLAC Tax-efficient (Nonqualified) 	<p>Client Guide</p> <p>Order Code: FA-DISF-BRC001</p>

*Any additional withdrawals will reduce rider values.

Refer to the Product Disclosure Statement/Rider Election Forms for more information. State variations apply. All products and riders are subject to state and firm approvals, and contract/rider issue requirements.

Change to Delivery of Printed Client Correspondence and Statements

Register Delivery Preference before the end of the year

What is changing?

For your convenience, annuity client correspondence and statements are available electronically, via www.LFD.com. Client correspondence includes confirmation statements and quarterly/annual statements. As such, beginning first quarter 2019, we will only print and mail hard-copies of annuity client correspondence and statements for financial advisors *who have registered for our website and have selected “paper” delivery preference*. There are many benefits of electronic correspondence, such as:

- Secure and Fast – Information is accessible only by the designated registered user.
- Save – By using less paper, we are reducing the environmental impact.
- Convenient – Correspondence is readily available online 24/7.

Action may be required if you have not registered.

- If you are registered on our website and have already selected your delivery preference, **no action is required**.
- If you have not registered on our website and you wish to continue receiving paper copies of individual annuities quarterly statements, **you must register online and update your individual annuities delivery preferences to “paper”, before the end of 2018**.

To register and choose your delivery preference:

Go to www.LFD.com and follow the steps below:

- Click on “START REGISTERING”
- Select from one of the first two options that applies to you.
- Enter personal ID information and Lincoln-specific contact information (i.e. Annuity Contract #, or agent #, etc.)

Once you have registered, log onto www.LFD.com using your existing user ID and password combo.

Follow the steps below:

- Hover over the PROFILE & PREFERENCES icon and click on “PAPERLESS PREFERENCES”.
- On the EDIT MY PAPERLESS PREFERENCES page, click the radio button next to “Quarterly Statements” and select your delivery preference. Next, select the SAVE CHANGES button at the bottom.
- Verify your email address and edit/update, if necessary.

Preferences can be updated at any time in the future.

Additional information

If you need assistance registering online, please call 1-800-826-6848. Thank you for your assistance in reducing our impact on the environment.

Year-End Business Cut-Off Dates: Individual Annuities

Important cut-off dates regarding year-end processing

Listed below are some important cut-off dates regarding year-end processing of 2018 Good Order business. Please keep in mind that transactions processed after the deadline or cut-off dates will be completed on a best-efforts basis with no guarantees as to the tax year in which they will be reported.

- All annuity business mail (applications, checks, financial request, etc.) must be received in good order in the appropriate location by 4:00 p.m. ET on the date specified below.
- The dates shown in the chart do not represent 2018 compensation payout.
- The contract must issue in 2018 in order to earn 2018 production credit with Lincoln.

Request or Process	Deadline	Notes
New Business:		
All fixed, fixed indexed and income annuities	December 21, 2018	This cut-off date applies to all applications; however, for "Applications <u>without</u> money" this date is for rate locks only. Standard rate lock procedures apply. This date does not pertain to Lincoln production credit or the issue date.

Contact the appropriate New Business Case Coordinator with any questions regarding the above business.

Financial Distributions:

Withdrawals, internal transfers, surrenders, loans, one-time RMDs	December 26, 2018	"In good order" requests received on or before December 26, 2018 will ensure 2018 tax reporting.
Automatic Withdrawal Service (AWS) for RMD	December 7, 2018	"In good order" requests received on or before December 7, 2018 will ensure 2018 tax reporting.

Lincoln Observed Holidays:

- November 22: Thursday – Thanksgiving Day
- November 23: Friday – Day after Thanksgiving
- December 25: Tuesday – Christmas Day
- January 1, 2019: Tuesday – New Year's Day

The Lincoln Individual Annuities Customer Contact Center

(for advisors and clients) will be closed for the Lincoln Observed Holidays except as follows:

The Contact Center will be OPEN:

8:00am - 4:00pm ET on Friday, November 23, 2018.

NIGO Tip of the Month: Application Supplement

Source of Funds – Expected Amount

Reminder: Complete Section 2 Source of Funds, found on the Application Supplement.

Be sure to enter a dollar amount for the expected amount for all transfers, exchanges and rollovers and the sum of the total anticipated premium for the “Total Expected Amount.” Include the ACORD 951 Form with the application.

2 Source of Funds (Required) (ACORD Form 951 required for Transfers/Exchanges/Rollovers.)	
Please Indicate:	<input type="checkbox"/> New Deposit \$ _____
	<input type="checkbox"/> 1035 Exchange (Non-Qualified) \$ _____
	<input type="checkbox"/> Transfer (Qualified) \$ _____
	<input type="checkbox"/> Rollover** (Qualified) \$ _____
	Total Expected Amount: \$ _____
Multiple Transfers:	<input type="checkbox"/> Issue the contract when the first money is received. NOTE that the contract will only be issued when the minimum premium requirement is met.***
	<input type="checkbox"/> Issue the contract when all of the money has been received.****
Source of Funds:	<input type="checkbox"/> For Non-Qualified (i.e. Brokerage Account, Inheritance, Business Venture, Loan, etc.): _____
Please check if applicable.	
	<input type="checkbox"/> Internal Exchange (Within Lincoln Financial Group, including business issued by Lincoln companies and business obtained through previous acquisitions and administrative agreements.)
	<input type="checkbox"/> Deceased Contract (Beneficiary IRA, Deceased IRA, Extended Payout, etc. Please complete form AN07361.)
<small>Note: If the total of all existing and/or pending Lincoln annuities (including the annuity being applied for) owned by the Owner, Joint Owner and/or Annuitant is more than the maximum premium limit, form BJ-05540 is required with the submission of this application.</small>	
<small>Note: For a copy of Lincoln's Monetary Instrument Policy refer to form AN10690.</small>	

New Mexico: Vulnerable Persons Training Requirements Updated

50-State Vulnerable Persons Chart Reflects New Regulations

Effective September 11, 2018, New Mexico has updated the training and reporting guidelines under the “Protecting Vulnerable Adults from Financial Exploitation Act”.

The Act provides training guidelines to broker-dealers and investment advisers who shall provide training concerning the financial exploitation of vulnerable adults to its employees who are required to be registered in New Mexico as agents or investment adviser representatives and who have contact with eligible adults and access to account information on a regular basis and as part of their job.

The 50-State Vulnerable Persons Chart posted on the LIFE AND ANNUITY COMPLIANCE page of producer websites has been updated to reflect the new requirements

Annual Suitability Certification (reprint)

Certifications are due by October 31, 2018

The 2018 Annual Suitability Certifications will be mailed out October 16, 2018. The certifications will be sent to all firms that have a selling agreement with Lincoln and conduct their own suitability reviews for fixed and/or variable annuities. This certificate reaffirms that each selling firm is in compliance with all applicable state insurance laws or regulations based on the NAIC Suitability in Annuity Transactions Model Regulation and FINRA conduct rules regarding suitability regulations. Each firm is required to sign off and return the certifications by October 30, 2018.

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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Affiliates are separately responsible for their own financial and contractual obligations.

LCN-2274890-101118



Fixed Annuity Contact Information

Sales Desk

Product questions/ Sales ideas/
Illustrations/ Website training
Operating hours: 8:00AM – 7:00PM ET

Annuity Sales Desk *Agent Use Only*

Sales Desk: 888-895-4830, Option 2
FixedAnnuitySales@LFD.com

Customer Solutions

Appointments/ Contracting/
Compensation
Operating hours: 8:00AM – 6:00PM ET

Appointments/Contracting

Call Center: 800-238-6252, Option 1, Option 2

New Contracting Paperwork Submission:

Contracting@LFG.com

Fax: 603-226-5311

NAIC Training Questions:

AskAnnuityNAIC@LFG.com

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: 8:30AM – 5:15PM 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:

AnnuityForms@LFG.com

Overnight Servicing Address

Lincoln Financial Group
Individual Annuity Operations
1300 South Clinton Street
Fort Wayne, IN 46802-3506

Servicing Address

Lincoln Financial Group
P.O. Box 2348
Fort Wayne, IN 46801-2348

Contact Centers

For agent/client use

Operating hours: 8:00AM – 6:00PM 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. The "contract" may be referred to as a "policy" or "certificate" in certain states. The certificate is a group annuity certificate issued under a group annuity contract issued by The Lincoln National Life Insurance Company to a group annuity trust. **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.**