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Fixed Annuities

The Lincoln Leader - Fixed Annuities

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Upcoming product and rider changes

The following changes are effective March 16, 2020, unless noted.

***Lincoln Lifetime Income*SM Edge 2.0 (and state variations) – lower income rates**

Protected Annual Income percentages for *Lincoln Lifetime Income*SM Edge/Edge 2.0 are being reduced by 1.00% effective with new elections made on or after March 16, 2020.

Lower maximum premium limit for fixed indexed annuities with a protected lifetime income benefit

Effective March 16, 2020, the maximum premium accepted will be **lowered to \$1M** (currently \$2M) for fixed indexed annuities with either *Lincoln Lifetime Income*SM Edge/Edge 2.0 or *i4LIFE*[®] Indexed Advantage.

***Lincoln OptiBlend*[®] Plus fixed indexed annuity – sales suspended**

The *Lincoln OptiBlend*[®] Plus premium bonus product will be suspended for new sales

effective March 16, 2020; *Lincoln OptiBlend* 5, 7 and 10 fixed indexed annuities remain available.

***i4LIFE*® Indexed Advantage with Guaranteed Income Benefit**

The Benchmark Index Rate (BIR) for the rider will be lowered to 3.00%; this will lower the initial *i4LIFE* income and the Guaranteed Income Benefit amount for those ages 55 and older. This change will be effective with new elections made on or after April 13, 2020.

Coming in April – Updated Annual Statements

Fixed indexed annuities with *Lincoln Lifetime Income*™ Edge 2.0 and *Lincoln MYGuarantee*™ Plus will reflect an updated statement design.

1035 exchanges: tips and reminders

Review the provisions of Section 1035 of the Internal Revenue Code and “like kind” exchanges.

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The Lincoln Leader is a Product & Distribution Support publication that provides product-related business implementation information to our distribution and operations partners. You must be logged into one of Lincoln's producer websites in order to access the attachments.

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Lincoln Financial Group
150 N. Radnor-Chester Road
Radnor, PA 19087
877-ASK-LINCOLN
877-275-5462

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