

# *Lincoln OptiBlend*® Plus

Fixed indexed annuity product update

Effective March 16, 2020

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Due to the current low interest rate environment, the *Lincoln OptiBlend* Plus premium bonus product will be suspended for new sales effective March 16, 2020.

## Suspending sales

- *Lincoln OptiBlend* Plus will be suspended for new sales. In order for clients to open a new *Lincoln OptiBlend* Plus contract, the following transition guidelines must be met.

### Transition guidelines:

- Paper applications must be signed prior to 3/16/2020, received by 3/18/2020 and issued by 4/17/2020.
- Electronic applications must be submitted prior to 3/16/2020 and issued by 4/17/2020.
- Applications received after these dates will be returned.



Please contact your Lincoln representative for more information.

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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POD 3/20 Z01

Order code: FA-OBPAN-FLI001



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A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

*Lincoln OptiBlend*® Plus fixed indexed annuities (contract forms ICC1515-619 or 15-619 and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **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.**

Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply. Withdrawals and surrenders may be subject to surrender charges and a Market Value Adjustment.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax-qualified plan, since they are already afforded tax-deferred status.

Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

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