



You're In Charge®

LINCOLN FIXED INDEXED ANNUITIES

# A multigenerational income strategy

Using a Lincoln fixed indexed annuity and *i4LIFE*® Indexed Advantage



## Client Guide

Not a deposit	Not FDIC-insured	May go down in value
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

Insurance products issued by:  
The Lincoln National Life Insurance Company

2139563

For use with the general public.

# You need a strategy

When planning how to turn your savings into an income stream, remember that estate and inheritance taxes can take a big bite out of the legacy you'd like to pass on to your heirs. A Lincoln fixed indexed annuity with *i4LIFE*<sup>®</sup> Indexed Advantage can help.

## Income for you now, a gift for generations ahead

Help your loved ones preserve their financial future by stretching annuity payments over a number of generations. 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.

By electing *i4LIFE*<sup>®</sup> Indexed Advantage, an optional living benefit rider available for an additional charge with Lincoln fixed indexed annuities, you can create a multigenerational income plan with nonqualified money.

## *i4LIFE*<sup>®</sup> Indexed Advantage



### 1 Talk with your advisor

Decide how much money you should use to fund your annuity.

### 2 Elect *i4LIFE* Indexed Advantage

Key features of *i4LIFE* include immediate lifetime income, continued growth potential, access to your savings, and control of investment options. With the optional Guaranteed Income Benefit (GIB), your payments will never go below a guaranteed minimum amount and may automatically increase every year.

### 3 Choose an Access Period long enough to span several generations<sup>1</sup>

By naming a young, healthy annuitant, you can choose an Access Period long enough to create an income stream for you and your beneficiary.

### 4 Begin your stream of lifetime, tax-advantaged income<sup>2</sup>

If there are gains in the contract, *i4LIFE* includes a portion of the nontaxable principal along with the gains in each payment—saving you money in taxes.

### 5 Continue your legacy

Once you're gone, your beneficiary will become the owner of the annuity and continue to receive this income stream.

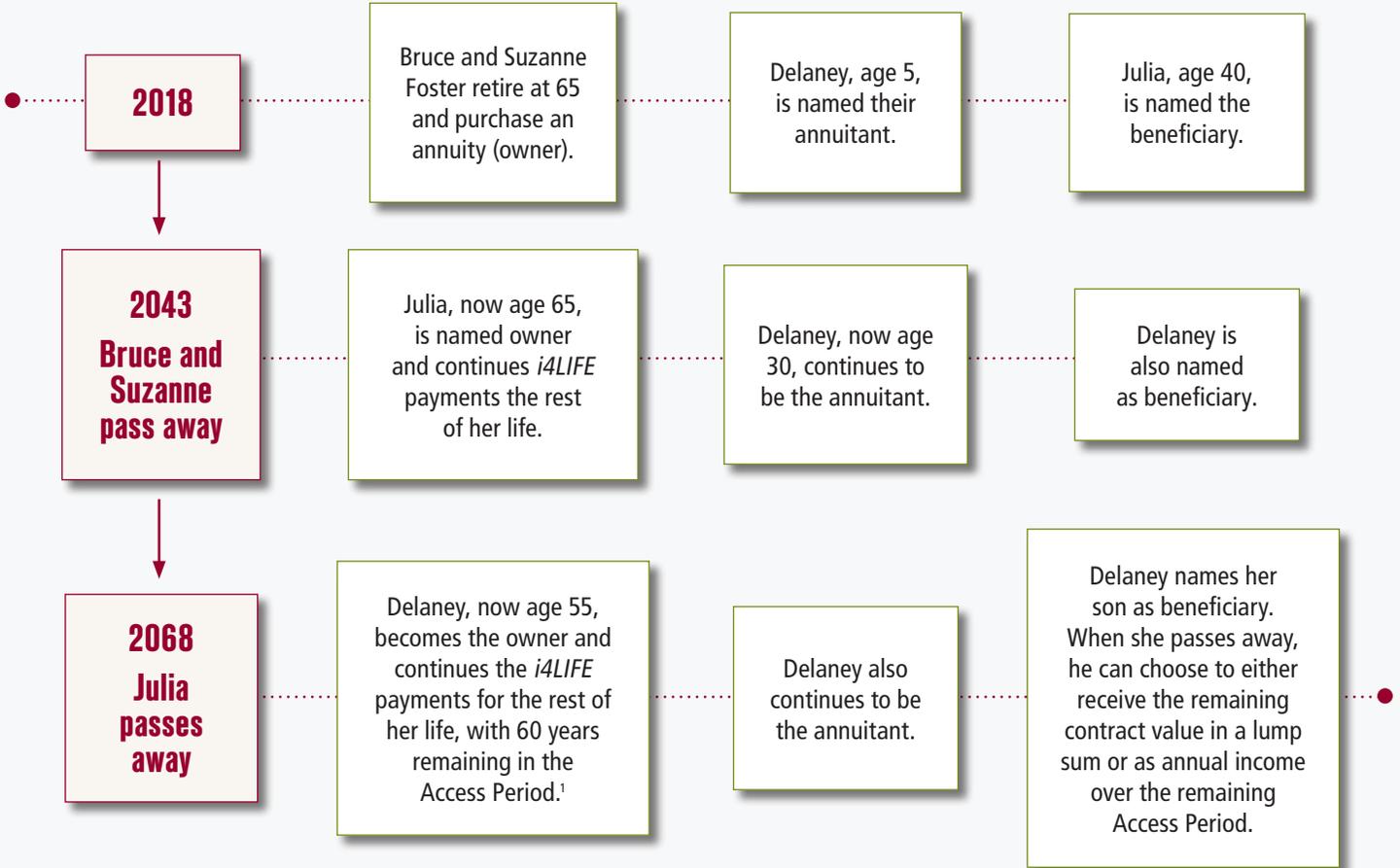
<sup>1</sup>After the Access Period ends, payments will continue on a lifetime basis, but you will no longer have access to your assets or a death benefit. The maximum Access Period is to age 115.

<sup>2</sup>The tax-exclusion amount varies by age and only applies until the original cost basis in the contract has been recovered.

*i4LIFE*<sup>®</sup> Indexed Advantage (form AR-336 for nonqualified and form AR-335 for qualified or state variations) is available for an additional charge of 0.95% (2.00% maximum). The minimum premium required to purchase this feature is \$50,000. Additional premiums are not allowed on flexible premium contracts.

## Meet the Fosters

The following is a hypothetical scenario where a couple uses *i4LIFE*® Indexed Advantage to ensure retirement income for themselves and then pass it on to their daughter and granddaughter. See how Bruce and Suzanne use a Lincoln fixed indexed annuity with *i4LIFE* to carry on their legacy.



If Julia had other children, Bruce and Suzanne could have set up a multigenerational plan for them as well. And if Delaney didn't have children, she could have passed the remaining value to any other named beneficiary, such as another family member or a charitable organization.

Additional purchase payments will not be accepted once *i4LIFE*® Indexed Advantage becomes effective for a nonqualified contract.

Stretching retirement assets over generations is not a feature of an annuity; it is an investment strategy for which an annuity may be used. This strategy may be appropriate if you do not need to maximize current income from your annuity. Also keep in mind that tax consequences may impact this strategy. See your tax advisor for guidance about your specific tax situation.

To learn more about protecting your wealth through a multigenerational income plan using **i4LIFE® Indexed Advantage**, call your advisor today.

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LCN-2139563-060418

POD 6/18 **Z01**

Order code: **FA-DYNA-BRC001**



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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. The index used is a price index and does not reflect dividends paid on the underlying stocks.

Lincoln fixed indexed annuities 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.**

Contract may be referred to as "policy" or "certificate" in certain states (certificate may not be available in all 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.

The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the Client Guide, Disclosure Statement and Facts At-A-Glance, or contact your representative.

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 these are already afforded tax-deferred status.

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

*i4LIFE®* Indexed Advantage is an optional Guaranteed Income Benefit (GIB) rider (form AR-336 for nonqualified and form AR-335 for qualified or state variations) available for an additional 0.95% charge (2.00% maximum) and subject to rider issue age limits, which may differ from the contract issue age limits. May not be available in all states. Limitations and exclusions may apply.

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