

# Press release

31 July 2008



## Lincoln says protect your pension pot with income guarantee

### Nearly half of IFAs say having an income guarantee is one of the most important things to their clients in retirement

**Will Hale, Head of Distribution at Lincoln Financial Group comments:** *"With markets remaining unsteady, people are starting to worry about their investments and so are likely to dip in and out of equities to try to avoid downturns. However an industry study\* shows a stake of £1,000 invested in the UK stock market in June 1992 would have been worth £4,612 at the end of June 2007 if left untouched, however if the best 40 days to remain invested in the market were missed then the amount would only be worth £1,304.*

*"Timing the market correctly can be extremely difficult to get right, but products with income guarantees give people the confidence to stay fully invested in the markets and prevent them from missing out on best day performances. Our research shows that 44 per cent\*\* of IFAs believe that having an income guarantee is one of the most important things to their clients in retirement. Variable annuity products that offer an income guarantee can provide a middle ground between annuities and income drawdown, with greater flexibility than a traditional annuity and less risk than a traditional drawdown.*

*"Lincoln i2Live offers clients a minimum income guarantee option which can be turned on or off depending on market conditions, changing client needs and attitudes to risk. This flexibility should give clients confidence to remain invested in the markets to take advantage of upside potential."*

*Lincoln i2Live was launched to provide customers with a unique range of flexible options to take them through each stage of retirement planning. Lincoln i2Live offers three products under one umbrella, i2Live Accumulator, i2Live Drawdown and i2Live Annuity, and allows customers to switch from one product to the next to suit their individual circumstances.*

**This press release is intended for investment professionals and journalists and should not be relied upon by private investors or any other investors. Lincoln i2Live is a product range issued by Lincoln Assurance Limited. Full consumer product information can be found at [www.lincolnuk.co.uk](http://www.lincolnuk.co.uk).**

**Ends**

## Notes to editors

\* Fidelity International data [http://www.fidelity.co.uk/media/prretail/Market\\_Timing\\_27Jul07.pdf](http://www.fidelity.co.uk/media/prretail/Market_Timing_27Jul07.pdf)

\*\*IFA interviews were conducted by George Street Research on behalf of Lincoln Financial Group in April 2007. A total of 100 interviews were completed amongst a cross-section of advisers throughout Great Britain. Quotas were imposed on the total sample in respect of size of financial adviser firms, region and areas of specialisation.

### Contact:

Clare Maiden, Lincoln Financial Group 01452 637080  
[Clare.Maiden@lincolnuk.co.uk](mailto:Clare.Maiden@lincolnuk.co.uk)

Carol Watkins, Lincoln Financial Group 01452 637175  
[Carol.Watkins@Lincolnuk.co.uk](mailto:Carol.Watkins@Lincolnuk.co.uk)

Rachel O'Hare, Lansons Communications 0207 294 3625  
[RachelO@Lansons.com](mailto:RachelO@Lansons.com)

Jennifer Comerford, Lansons Communications 0207 7294 3678  
[JenniferC@Lansons.com](mailto:JenniferC@Lansons.com)

## About Lincoln Financial Group

Lincoln Financial Group is the UK business name of Lincoln National (UK) PLC and its UK subsidiary companies.

Lincoln National Corporation, the parent group, is listed as LNC on the New York Stock Exchange and is one of the world's largest organisations, placed in the FT Global 500 in 2007. Lincoln National Corporation was founded in 1905 and has a proud heritage of over 100 years financial strength and security, with long term credit ratings\* (as at 8 April 2008) of 'A+' from Standard & Poor's, 'a' from AM Best, 'A+' from Fitch and has assets under management of more than \$237 billion (as at 31 December 2007) and more than \$10.6 billion in annual revenues (for the year ended 31 December 2007).

The UK operation dates back to 1934 with assets under management of £5.33 billion (as at 31 December 2007). Lincoln in the UK is passionate about doing the best for its customers at or in retirement, by bringing to the market reliable and flexible solutions which enable transition through retirement, protecting and enhancing wealth to enjoy an income for life. It serves the needs of customers nationwide either direct or through financial advisers and is dedicated to building excellent customer service.

In the UK, Lincoln Financial Group includes Lincoln Assurance Limited, Lincoln Investment Management Limited and Lincoln Unit Trust Managers Limited, which are each authorised and regulated by the Financial Services Authority. Any information offered will relate to the life assurance, pension and unit trust products and services of the Lincoln Financial Group, or may relate to other types of products or services of carefully selected partner companies not part of the Lincoln Financial Group. No personal financial advice or recommendations will be given.

\* All ratings have a "stable" or creditwatch positive outlook as defined by the respective agencies.