Four ways to add certainty to retirement income plans
How protected lifetime income may fit into clients’ plans

Clients are ready — and their numbers are growing
With more and more Americans approaching or entering retirement comes an excellent opportunity for you to help them plan for risks like market volatility, inflation and longevity. The transition from saving to spending brings on special challenges. Adding a source of protected income may help clients meet their financial and emotional need for predictability in retirement — and feel more confident about their expenses and lifestyle in retirement.

Four I’m ready clients to look for now
Use our client-focused strategies to help identify the opportunities to add certainty to your clients’ retirement income plans and add value to your client relationships.

Client I’m ready moment: Ready to lock in gains
The solution: A variable annuity with optional protected lifetime income benefits may allow this client to lock in gains now and manage market risk for more certain income later.

The average bear market lasts for 17 months with an average loss of -36%.4

Client I’m ready moment: Ready to upgrade an annuity
The solution: Provide an annuity review in light of the client’s current goals. If an exchange makes sense, Lincoln offers a full suite of solutions to help match your client’s unique needs.

In 2017, insurers held over $420 billion of annuity, life insurance and other liabilities designated as “legacy” or “runoff” blocks.6

Client I’m ready moment: Ready to transfer wealth
The solution: Adding an annuity with protected income to a client’s retirement income plan can also help them leave a legacy. Annuities can help protect heirs and simplify wealth transfer.

73% of advisors admit that they struggle with developing relationships with the second generation, their clients’ children.7

Client I’m ready moment: Ready to achieve a higher yield
The solution: A fixed annuity would provide the safety of principal protection with more growth potential to help manage longevity risk in a low interest rate environment.

Today’s average CD rate is between 1% and 2%.5

1 Insured Retirement Institute, “IRI Retirement Factbook,” 2018.
5 FDIC, https://www.fdic.gov/regulations/resources/rates/previous.html
Why talk to clients about protected lifetime income?

Two-thirds of investors say they are highly satisfied with the financial advice they receive. Yet when retirement income strategies are part of the discussion, clients express an even higher level of satisfaction. Are your clients part of the 91% of satisfied consumers who talk to their advisor about a source of protected lifetime income?*

Be ready when your clients signal *I’m ready* for protected lifetime income in retirement.

Call 877-533-0265 or contact your Lincoln representative for more income planning resources or learn about our portfolio of solutions.

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Annuities are long-term investment products designed for retirement purposes. Variable annuities are subject to market fluctuation, investment risk, and possible loss of principal and contain both investment and insurance components and have fees and charges, including mortality and expense, administrative, and advisory fees. Optional features are available for an additional charge.

Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable variable annuity prospectuses contain this and other important information about the variable annuity and its underlying investment options. Please call 877-534-4357 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.

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


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