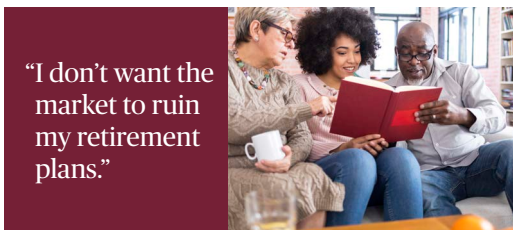


# Annuities custom-built for RIAs

## Strategies to address specific client objectives

Within your practice, you work with individual clients, each with their own unique goals. You want strategies that enable you to help them meet those goals and address the challenges they face, including longer lives, higher taxes, rising costs, and market fluctuations.

**The following scenarios represent some of the most common situations for those who are in retirement or preparing for it. See how an annuity can help them meet their needs and goals.**



“I don’t want the market to ruin my retirement plans.”

### Protected retirement income

**Meet Adam, age 60, five years from retirement**

**The scenario** — Adam is nearing retirement. So the sequence of returns on his portfolio becomes more relevant in his ability to cover expenses and maintain cash flow. Could a strategy that maximizes the effective withdrawal rate to solve for his essential expenses—using fewer assets—help Adam maintain his lifestyle in retirement?

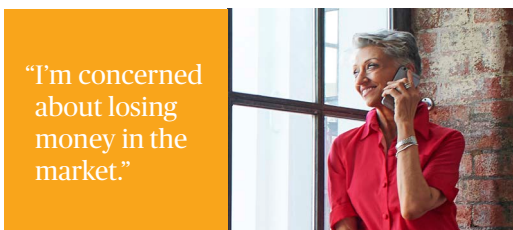


“How can I make sure I’m not paying too much in fees?”

### Annuity holder

**Meet Joanne, age 65, in retirement**

**The scenario** — Joanne originally purchased her annuity as a source of income for down the road. Her needs have since changed. Now Joanne is more concerned with tax deferral and passing on wealth to her children. How can you lower Joanne’s cost and help her reach her new goals?



“I’m concerned about losing money in the market.”

### Seeking yield

**Meet Anne, age 55, ten years from retirement**

**The scenario** — It’s not easy to find investments with attractive returns and no added risk, especially in the current interest rate environment. For clients like Anne who want to earn more than what CDs or savings accounts are paying, have you considered making an annuity part of their retirement portfolio?



“I’d like my savings to grow without too much risk.”

### Balance protection & growth

**Meet Paul, age 62, a few years from retirement**

**The scenario** — Paul has built his retirement assets by saving and investing. He wants to continue growing his money, and is looking for a way to participate in the market without having to risk considerable investment loss. Could an annuity help Paul get the protection he needs with the growth he wants?

Insurance products issued by:  
The Lincoln National Life Insurance Company

“Where is the best place I can put my money from now until I retire?”



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## Tax efficiency

Meet John, age 55, fifteen years from retirement

**The scenario** — John is currently contributing the maximum amount allowed to his workplace plan. He is looking for an alternative, tax-efficient way to save for retirement. What investment strategies do you recommend for John and others who are concerned about capital gains distributions?

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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