

Why stretch and protect?

For many of your clients, receiving an inheritance is a new responsibility. Traditional withdrawal options include taking a lump sum or stretching payments over five years, which can open clients up to higher tax brackets and no market protection.

The table below shows the maximum period a beneficiary may stretch a nonqualified annuity or an inherited IRA. It can help you determine how long your client may receive income from *Lincoln Wealth Pass*SM, a benefit option available with Lincoln variable annuities designed to help clients stretch and protect money they've inherited.*

By stretching out payouts over their life expectancy, they can reduce the impact of taxes and ensure they receive their full inheritance.

<i>Lincoln Wealth Pass Table: Single Life Expectancy</i>									
Age	Factor	Age	Factor	Age	Factor	Age	Factor	Age	Factor
0	82	17	66	34	49	51	33	68	18
1	81	18	65	35	48	52	32	69	17
2	80	19	64	36	47	53	31	70	17
3	79	20	63	37	46	54	30	71	16
4	78	21	62	38	45	55	29	72	15
5	77	22	61	39	44	56	28	73	14
6	76	23	60	40	43	57	27	74	14
7	75	24	59	41	42	58	27	75	13
8	74	25	58	42	41	59	26	76	12
9	73	26	57	43	40	60	25	77	12
10	72	27	56	44	39	61	24	78	11
11	71	28	55	45	38	62	23	79	10
12	70	29	54	46	37	63	22	80	10
13	69	30	53	47	37	64	21	–	–
14	68	31	52	48	36	65	21	–	–
15	67	32	51	49	35	66	20	–	–
16	66	33	50	50	34	67	19	–	–

Here's how it works.

The factor column is the maximum period a beneficiary may stretch a nonqualified annuity or inherited IRA to satisfy the Internal Revenue Service guidelines. If your client is 60: 100 divided by 25 (their lifetime factor) equals a 4% withdrawal rate for their investment. If your client is 70: 100 divided by 17 (their lifetime factor) equals a 5.88% withdrawal rate for their investment. The protected income will continue while the owner is living until the full investment amount is returned. If there is any account value remaining upon the client's death, their beneficiary can continue receiving any remaining Protected Annual Income.

**Lincoln Wealth Pass*SM is available for an additional cost of 1.00% for ages 0–65 and 1.25% for clients ages 66–80 at issue. Not available for joint life.



For more information on how you can help clients stretch and protect their inheritance, contact your Lincoln representative or call 877-533-0265.

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