

# A positive approach to (un)certainty

Annuities trimester 1 playbook 2020



# Table of Contents

## Campaign positioning

Marketing & sales  
campaign map **Pg. 3**

Meeting-in-a-box **Pg. 4**

Conversation guide **Pg. 5**

Timeline **Pg. 6**

## Campaign opportunity

Target segmentation **Pg. 7**

## Campaign resources

Navigating the markets **Pg. 8**

Lincoln solutions for savers **Pg. 9**

Lincoln solutions  
for spenders **Pg. 10**

3 Habits of highly  
effective advisors **Pg. 11**

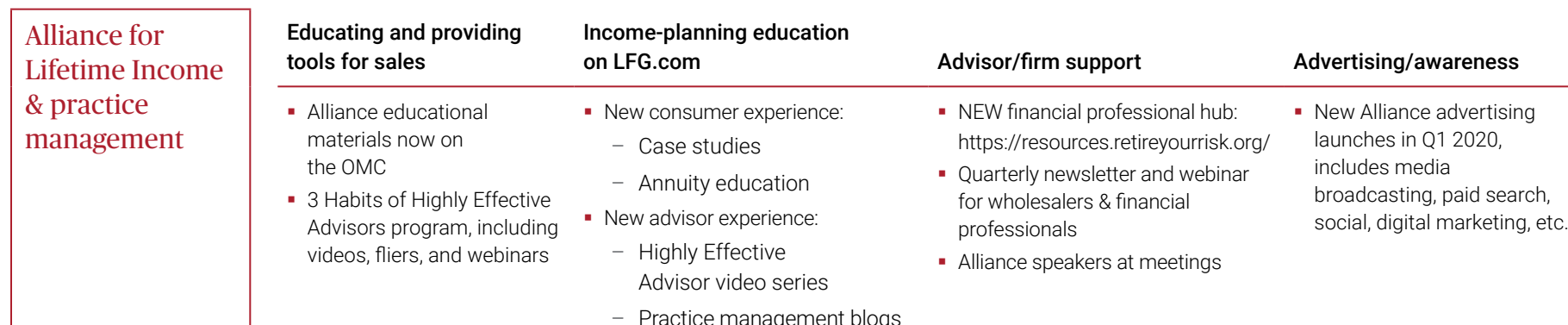
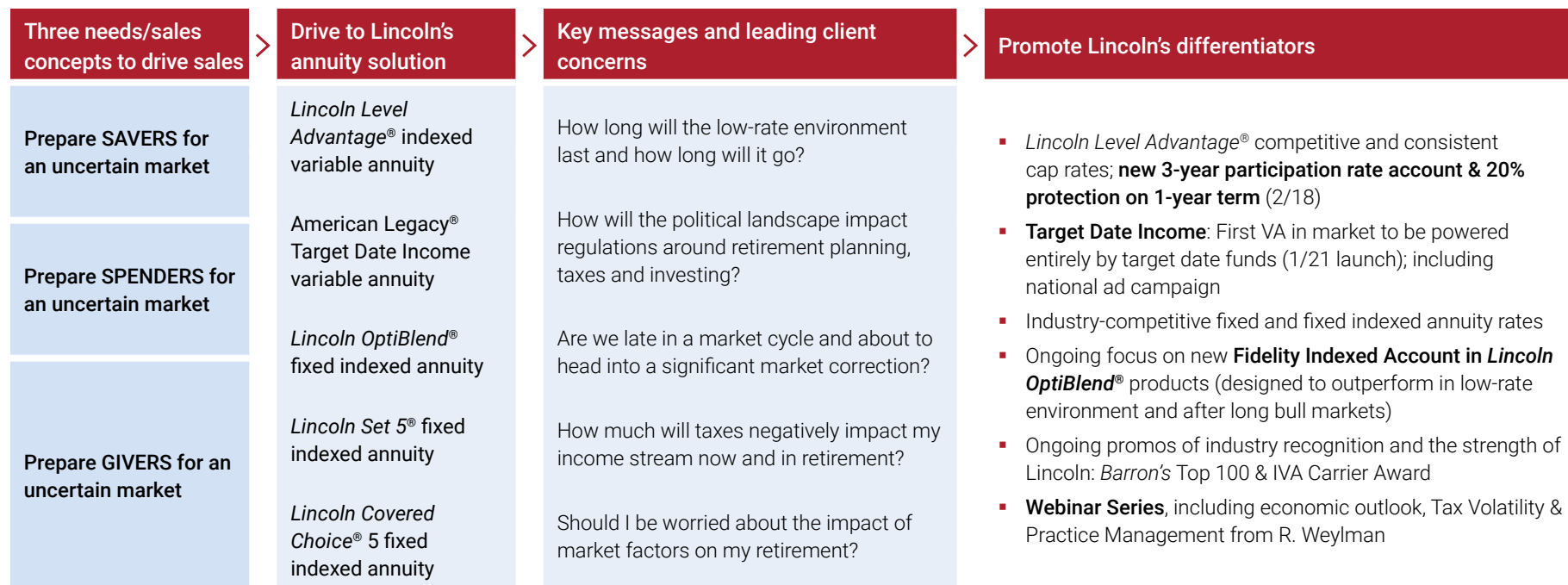
Activating the Alliance  
for Lifetime Income **Pg. 12**

Advanced planning ideas **Pg. 13**

# Positioning: A positive approach to (un)certainty

## Trimester objectives

- How to best serve our advisors
- How to best serve our advisors' clients
- How to drive Lincoln sales growth



# Positioning: Meeting-in-a-box

Utilize collateral within the campaign to help you streamline interactions with advisors before, during and after your scheduled meetings.

Lincoln Financial Group logo and header information.

**Agenda: A positive approach to (un)certainity**

What level of protection are your clients looking for?

Topics you'd like to address/current opportunities

Increase client satisfaction by helping clients face the future with added certainty

Stability during (un)stable markets: CLIENTS TO THINK ABOUT

Predictable income for (un)predictable times: CLIENTS TO THINK ABOUT

Protect the (un)protected: CLIENTS TO THINK ABOUT

Next steps

**Invitation**  
VA-AGEMM-EML001

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**Agenda: A positive approach to (un)certainity**

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Next steps

**Tearaway Agenda**  
VA-AGEND-FLI001

**Customizable Agenda**  
VA-CAGEN-AGD001

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**A positive approach to (un)certainity**

Retirement income planning in 2020

CONVERSATION GUIDE

For broker-dealer use only. Not for use with the public.

**Conversation Guide**  
VA-T120-FLI001

**FA-specific version**  
FA-T120-FLI001

Lincoln Financial Group logo and header information.

**We want your feedback**

Name \_\_\_\_\_ Broker-dealer \_\_\_\_\_

Business address \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

What % of the following products makes up your business?

What are the two annuity companies you work with most and why?

Which of the following Lincoln products and features would you be most interested in hearing more about? (Check all that apply)

Prior to the meeting, what was your opinion of Lincoln?

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**Survey**  
VA-SURV-FLI001

# Positioning: Conversation guide for your advisors

A positive approach to (un)certainty • Conversation guide

### 2020 could shape up to be an (un)predictable year.

And, it's something your clients are thinking about. In fact, 76% of investors feel the upcoming presidential election will affect the market.<sup>1</sup>

Do you think we're due for a market correction? How about the current low-rate environment—how long will it last? How will this year's political climate affect not just the market, but regulations and taxes also?

The good news is you can help your clients think differently about their retirement income by adding more certainty during uncertain times.

The value of your guidance increases when you have a conversation about income planning—89% of clients say they are highly satisfied with their financial professional, a 7% increase over clients who have not discussed the topic.<sup>2</sup>

**Here's how you can get the conversation started:**

<sup>1</sup> Phoenix Marketing International and Lincoln Financial Group, "Affluent Market Study," 2019.  
<sup>2</sup> Greenwald and Associates, "Guaranteed Lifetime Income Study," 2019.

### Stability during (un)stable markets

**Saving-focused clients** may be concerned with every market movement that their retirement plans are at risk. Thinking about the year ahead, they may be asking:

**"How can I protect my savings if there's a market downturn?"**

**The conversation**

These clients may need to keep their money growing to keep their retirement income goals on track, even as they become more sensitive to risk. Help them talk through their concerns and consider the value of protection.

- How would you feel about investing in the market if you knew a percentage would be protected from losses?
- Would you be more comfortable handling market ups and downs if you knew your savings would be protected?

**Your action step**

Clients at this stage may want to consider strategies where they have access to market gains while reducing some of the downside risk.

- Annuities linked to the market provide the potential for growth or predictable growth with a fixed rate.
- Annuities with optional features may offer a level of protection to help guard against market losses.

**Why it matters**

The current bull market is nearly 11 years old. Until now, the longest we've gone without a bear market was from Dec. 1987 until March 2000.

Source: Invesco, "Bull and Bear Markets—Historical Trends and Portfolio Impact," May 2019.

Income Solutions

### Predictable income for (un)predictable times

**Spending-focused clients** may worry about overspending in retirement. As they consider how to maintain their lifestyle, they may be asking:

**"How can I protect my monthly income in retirement when rates are so low?"**

**The conversation**

While these clients may have saved well, they may not know how to turn a portion of their savings into protected income. Help them focus less on concerns and more on solutions.

- Would having a set amount of monthly income help you feel more in control of your money in retirement?
- Is it important to have a source of protected income to cover both you and your spouse for life?

**Your action step**

When clients are looking for reliable income to deliver over decades, consider where a source of protected income fits within their plan.

- Diversifying clients' income strategies to include an annuity with optional benefits provides predictable lifetime income that's protected from market stumbles.
- For clients who want protected income that also covers their spouse, an annuity can do that, too.

**Why it matters**

Last year, the U.S. Federal Reserve cut rates that were already low, moving the fed funds rate to a range of 1.50% to 1.75%.

Source: Board of Governors of the Federal Reserve System, "Open Market Operations," October 2019. [www.federalreserve.gov/monetarypolicy/openmarket.htm](http://www.federalreserve.gov/monetarypolicy/openmarket.htm)

### Protect the (un)protected

**Giving-focused clients** may be concerned that the legacy they hope to leave their loved ones could be vulnerable to taxes. They may be asking:

**"How can I protect my legacy from taxes?"**

**The conversation**

Give these clients added comfort today by helping them leave their families a legacy that lasts well into the future.

- Would you be interested in making the wealth transfer process more tax-efficient for your family?
- What concerns you about the way your financial legacy could impact your heirs?

**Your action step**

Help clients take control by exploring tax-smart strategies.

- An annuity can be an effective way to make sure their assets will be passed on to loved ones while still giving them the protected lifetime income they need today.
- With a benefit option, an annuity can provide beneficiaries with a source of protected income for generations.

**Why it matters**

The top 50% of all taxpayers pay 97% of all individual income taxes. The top 1% of taxpayers pay 37.3% of all taxes, more than the bottom 90% combined (30.5%).

Source: The Tax Foundation, "Summary of the Latest Federal Income Tax Data, 2018 Update," November 2018. [www.taxfoundation.org/summary-latest-federal-income-tax-data-2018-update/](http://www.taxfoundation.org/summary-latest-federal-income-tax-data-2018-update/)

**The opportunity: Clients want protected growth and income**

Your clients worked hard while saving for retirement. Now they look to you to help them protect what they've saved and secure protected lifetime income in retirement. In fact, assuring a comfortable standard of living in retirement is ranked the most important financial goal by affluent investors.<sup>3</sup>

**Over 8 in 10** investors think it's important for those age 50+ to have a strategy that protects against significant investment loss.<sup>4</sup>

**71%** of consumers say adding guaranteed lifetime income to cover their basic expenses in retirement sounds like a good strategy for their own portfolio.<sup>5</sup>

**52%** of boomers with \$1M+ would pay more for a financial professional who employs tax-saving strategies.<sup>5</sup>

**Lincoln can help you bring predictability to your client's retirement income plan during an unpredictable market. Contact your Lincoln representative for more resources.**

<sup>3</sup>The Cerulli Report, "U.S. High-Net-Worth and Ultra-High-Net-Worth Markets," 2019.  
<sup>4</sup>Greenwald and Associates, "Guaranteed Lifetime Income Study," 2019.  
<sup>5</sup>Fidelity Investments, "The Tipping Point: Will the Coming Wave of Wealth Value Advice?" 2017.

Order this in OMC today: **VA-T120-FLI001**

FA-specific version: **FA-T120-FLI001**

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Not FDIC-insured
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Not guaranteed by any bank or savings association
May go down in value

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Variable annuities are long-term investment products designed for retirement purposes and are subject to market fluctuation, investment risk, and possible loss of principal. Variable annuities 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.

**Variable products are sold by prospectuses, which contain the investment objectives, risks, and charges and expenses of the variable product and its underlying investment options. Read carefully before investing.**

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There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

**All features and products may not be available in all states or through all firms.**

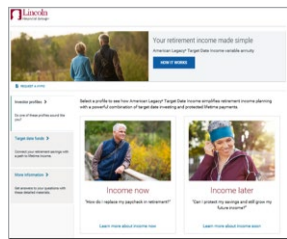
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# T1 Actions & Events Timeline

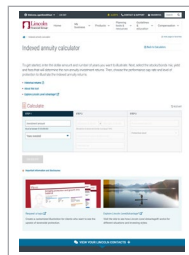
## January

**Target Date Income Launch 1/21**

[www.LFG.com/targetdateincome](http://www.LFG.com/targetdateincome)



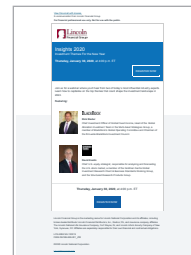
**IVA Calculator on LFD.com: 1/24**



**TDI Cover Wrap on 1/27 edition**



**Investment Webinar: Outlook 1/30**



## February

**LLA Enhancements Launch 2/18**



**Practice Management On Demand Webinar: 2/27**



## March

**LLA Investment News Cover Wrap on 3/2**



**Washington Update Webinar w/Jeff Bush: 3/26**



## April

**Practice Management On Demand Webinar: 4/23**



Webinar dates subject to change!

Check your weekly Annuities Now for approved promotions and support to drive visibility and advisor engagement with these business opportunities!

# Opportunity: Target segmentation

LASER+ is an advisor ranking model created by LFD's Data & Analytics team. It leverages highly advanced statistical calculations to help pinpoint advisors with the greatest value to your business and to Lincoln.

LASER+ leverages the producer recency, length of relationship, frequency & monetary value of their sales history dating back to 2008. The Producer LASER+ scores are married against key demographic and behavioral characteristics of each advisor, which are then applied to our prospect population to derive the LASER+ rank.

For additional information on how LASER+ works, or if you want to provide feedback to help improve the accuracy of the list, please contact Jeffrey Daveler on LFD's Data & Analytics team at [Jeffrey.Daveler@LFD.com](mailto:Jeffrey.Daveler@LFD.com).

Segment	Targeting Logic	SFDC Report
Top LLA Targets	Top 75 producers and prospects for Lincoln's LLA product based on <b>LASER+</b> and Market Metrics intelligence.	
Top TDI Targets	<p>The top 75 targets for the TDI product launch have been identified based on two tiers.</p> <p>Tier 1 – Based on the crossover between Market Metrics, Capital Group Retail TDF sales, Bright Scope and American Legacy sales.</p> <p>Tier 2 – Capital Group Retail TDF and Market Metrics.</p> <p>Prioritization is based on <b>LASER+</b> and firms that sell Prudential's PDI product.</p> <p>Wholesalers will receive 75, assuming all state and firms approve the product. As states and firms approve the TDI product, the number of targets included in this campaign will increase.</p>	<p><a href="#">2020 Ann T1 - WS Focus - TDI &amp; LLA</a></p> <p>Your target list is also available in Territory Visualizer in your Consolidated Campaign Report.</p>



# Resources: Navigating the markets

Clients approaching retirement have a lot to worry about, but managing market factors shouldn't be one of their concerns. Help financial professionals weather the economic and political environment in 2020.



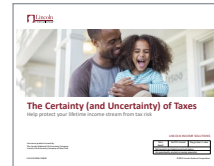
**FMM-SURV-FLI001**

**Outlook on the Markets** – Gain the critical market insights you need to better serve your clients.



**FMM-INVDV-FLI001**

**Patience, Discipline, and a Long-term View** – Show how diversification can enhance performance and manage volatility.



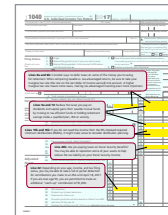
**LFD-WPTX-PPT001**

**Taxes Affect Everyone** – Client seminar that introduces the importance of tax planning and illustrates the power of tax deferral – featuring our tax-advantaged solutions.



**LFD-1040-BRC001**

**Tax Impact: Identify Opportunities** – Shows you how to use a client's 1040 to identify how taxes might be affecting their retirement plans.



**LFD-1040-FLI001**

**1040 Overlay** – Use with a client's 1040 and help identify strategies for reducing tax liabilities and immediate tax savings.



**VA-RUL72-FLI001**

**Why Tax-Deferred Investing Matters** – Taxes can have a dramatic effect on the growth of an investment. Examples show the power of tax deferral.



**VA-PASS-BRC001**

**The Pass-in-Kind Opportunity** – Learn how a trust can be an effective tool for clients to pass on a tax-deferred inheritance.



**FMM-AL-FLI001**

**Reducing Taxes through Asset Allocation** – Review how an asset location strategy may help reduce taxable gains.



**INV-GSAM-FLI001**

**Goldman Sachs Asset Location** – What is asset location? Read to find out.



**FMM-TAXC-FLI001**

**The Real Cost of Taxes on Your Mutual Funds** – Understanding the impact of sales and distributions.



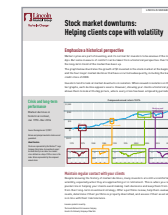
**FMM-TAXDI-FLI001**

**Tax Cost Ratio Flier** – How much could taxes reduce your clients' returns?



**LFD-VOLEM-EML001**

**Volatility OSE** – Outlook-style email for financial professionals worried about the volatile market.



**VA-VOLA-FLI001**

**Helping Clients Cope with Volatility** – Adding annuities to a diversified, long-term investment strategy can help balance portfolios against the impact of market volatility.



**VA-STAY-FLI001**

**Staying invested in uncertain markets** – Volatility is part of the market cycle. See why staying the course matters.



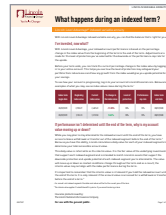
# Resources: Lincoln solutions for Savers

Many clients approaching retirement want to protect their assets, but they need to stay invested to keep their retirement income goals on track. Help advisors talk to them about finding the balance that's right for them.



**VA-LEVEL-BRC001**

**Bringing Protection and Growth Into Balance** – Learn about *Lincoln Level Advantage*®, Lincoln's first indexed variable annuity.



**VA-LLAIV-FLI001**

**Interim value flier** – Help existing clients understand what happens during their indexed term.



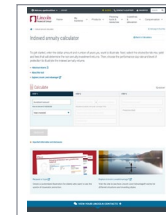
**VA-FTCS-FLI001**

**LLA index options** – Learn more about the First Trust Capital Strength Index, Lincoln's proprietary index option.



**VA-LLATL-FLI001**

**LLA Timeline Flier**– Illustrate the strength and consistency of LLA with this flier, which illustrates a timeline of milestones, consistent rates and product successes since launch.



**www.LFD.com**

**Indexed Annuity Comparison Tool** – Advisors can now access this calculator on LFD.com to run performance comparisons between an IVA versus a traditional managed money portfolio of stocks and bonds.



**VA-LVHIS-FLI001**

**History of rates** – See the historical performance of the markets and how a level of protection could serve your clients in times of uncertainty.



**VA-LVL6-FLI001**

**6-year term flier** – Demonstrates how a 6-year term option with *Lincoln Level Advantage* works.



**VA-4TLLA-BRC002**

**Client Guide with LLA** – Set up the opportunity and need for protected income with case studies leading to Lincoln solutions.



**VA-LVLOC-FLI001**

**6-year annual lock flier** – Demonstrates how the 6-year annual lock term works.



**FA-CC5-BRC002**

**Funding your future** – See *Lincoln Covered Choice*® 5 in action.



**FA-OB-BRC001**

**Plan to live your dream** – See how *Lincoln OptiBlend*® can help clients capture growth with downside protection.



**FA-S5-BRC001**

**Funding your future** – See how *Lincoln Set 5*® can help clients fund their future.



**FA-DIV-FLI001**

**Dividends may help boost returns** – Demonstrates how dividends have contributed to total returns during past market cycles.



**FA-ZERO-FLI002**

**The power of protection** – With the indexed accounts available in a Lincoln fixed indexed annuity, clients' accounts will never be credited less than 0% – even in a down market.

# Resources: Lincoln solutions for Spenders

Advisors should be talking to their clients near or in retirement about diversifying their retirement portfolio by allocating a portion of their assets to generate protected lifetime income. Help them have the conversation with these resources.



**AL-TD-BRC001**  
TDI Client Guide



**AL-TD-PPT001**  
TDI Client Guide



**AL-TD-FST001**  
TDI B-Share Fact Sheet



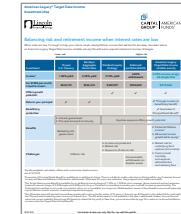
**AL-TD-FLI001**  
5.7 Power of And Flier



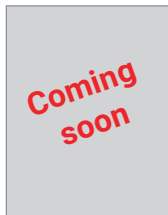
**AL-TD-FLI004**  
TDI Income Payouts Flier



**AL-TDF-BRC001**  
Target Date Funds Guide



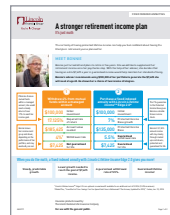
**AL-TD-FLI003**  
Low interest rate advisor flier



**AL-TDF-BRC002**  
American Funds TD Composite Results (Available in February)



**FA-EDGE-FLI429**  
Maximize Your Income Potential – Help grow your savings and receive guaranteed lifetime income with *Lincoln Lifetime Income*<sup>SM</sup> Edge 2.0.



**FA-EDGE-FLI430**  
It's just math – The certainty of having protected lifetime income can help clients feel confident about having the lifestyle in retirement they've planned for.



**FA-JRAFA-BRC001**  
Coverage that Lasts for Two Lifetimes – Protected lifetime income for two.



**FA-FIAI4-BRC001**  
Tax-efficient Income You Can Count On – *i4LIFE*<sup>®</sup> Indexed Advantage.

# Practice management: Habits of highly effective advisors

The most effective advisors in the business build trust, build efficiency, and build simplicity in their everyday client interactions. Learn how to embrace these concepts and drive better outcomes for you and your clients.

## Key concepts

- Build trust by asking the right questions and listening to your clients
- Build efficiency in your practice to drive loyalty
- Build simplicity in your client interactions

## Resources (“3 habits”)

 [Seminar](#)

 [Brochure](#)

 [Videos](#)



**VA-3CONV-FLI001**

**Three Questions Clients are Asking** — This flier was used as a lead generation asset in our 2019 ad campaign and helped drive in thousands of advisor leads.





## Build trust

### Key concepts

- Master the skill of listening to understand
- Understand how to ask the right questions to engage your client
- Best practices you can use to fuel better client meetings

### Resources

 [Building Trust in the Advisory Relationship flier](#)

 [Ask Better Questions to Build Trust in Your Relationships](#)




## Build efficiency

### Key concepts

- Understand how to create the best client experience
- Tailor your service model by client segment
- Learn how to ask for feedback and earn referrals

### Resources

 [Building Efficiency in the Advisory Relationship flier](#)



## Build simplicity

### Key concepts

- Focus on what your client is trying to achieve
- Lead with how your client may benefit from solutions
- Learn how to avoid all or nothing language

### Resources

 [Building Simplicity into Client Conversations flier](#)

# Resources: Alliance for Lifetime Income

Bringing the Alliance for Lifetime Income into your conversations

**Use these fliers to start a conversation today!**

For more Alliance resources, search "allianceincome" on the OMC!

Don't forget to promote the Alliance's new financial professional-only resources center:

<https://resources.retireyourrisk.org/>

Alliance Income Client Worksheet: ANN-ALLI-BRC001

Other top client-approved resources:



ANN-ALLI-FLI006  
Outliving your income



ANN-ALLI-FLI008  
New retirement formula



ANN-ALLI-FLI027  
Retirement checklist

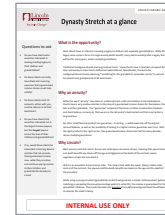
# Resources: Advanced planning

The Advanced Planning team is creating At-A-Glance fliers and emails to support these leading advanced planning ideas. Keep an eye out for additional materials as they become available.



## Dynasty stretch

- VA-DYNA-BRC001
- A Multigenerational Income Strategy
- Includes a step-by-step process to show clients how to build a multigenerational income plan with *i4LIFE*® Advantage



## Lifetime gift

- VA-APLG-FLI001
- The Lifetime Gift Strategy
- Illustrates how clients can use Lincoln annuities to gift nonqualified assets to beneficiaries in a tax-efficient way



## Post-death 1035

- VA-1035-BRC001
- Considerations for 1035 exchanges
- Details how *i4LIFE*® Advantage can help create a tax-advantaged wealth transfer and income plan



## Pass-in-kind

- VA-PASS-BRC001
- The Pass-in-Kind Opportunity
- Learn how a trust can be an effective tool for clients to pass on a tax-deferred inheritance

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