

A positive approach to (un)certainty

Annuities trimester 1 playbook 2020



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How to drive Lincoln sales growth

Positioning: A positive approach to (un)certainty

Trimester objectives

- How to best serve our advisors
- How to best serve our advisors' clients
- Three needs/sales Drive to Lincoln's Key messages and leading client **Promote Lincoln's differentiators** annuity solution concepts to drive sales concerns Lincoln Level How long will the low-rate environment Advantage® indexed Prepare SAVERS for Lincoln Level Advantage[®] competitive and consistent last and how long will it go? variable annuity an uncertain market cap rates; new 3-year participation rate account & 20% protection on 1-year term (2/18) How will the political landscape impact American Legacy® Target Date Income: First VA in market to be powered regulations around retirement planning, Target Date Income entirely by target date funds (1/21 launch); including taxes and investing? Prepare SPENDERS for variable annuity national ad campaign an uncertain market Industry-competitive fixed and fixed indexed annuity rates Lincoln OptiBlend® Are we late in a market cycle and about to Ongoing focus on new Fidelity Indexed Account in Lincoln head into a significant market correction? fixed indexed annuity **OptiBlend®** products (designed to outperform in low-rate environment and after long bull markets) Lincoln Set 5[®] fixed How much will taxes negatively impact my Ongoing promos of industry recognition and the strength of indexed annuity income stream now and in retirement? Prepare GIVERS for an Lincoln: Barron's Top 100 & IVA Carrier Award uncertain market Webinar Series, including economic outlook, Tax Volatility & Lincoln Covered Should I be worried about the impact of Practice Management from R. Weylman Choice[®] 5 fixed market factors on my retirement? indexed annuity

Alliance for Lifetime Income	Educating and providing tools for sales	Income-planning education on LFG.com	Advisor/firm support	Advertising/awareness
& practice management	 Alliance educational materials now on the OMC 3 Habits of Highly Effective Advisors program, including videos, fliers, and webinars 	 New consumer experience: Case studies Annuity education New advisor experience: Highly Effective Advisor video series Practice management blogs 	 NEW financial professional hub: https://resources.retireyourrisk.org/ Quarterly newsletter and webinar for wholesalers & financial professionals Alliance speakers at meetings 	 New Alliance advertising launches in Q1 2020, includes media broadcasting, paid search, social, digital marketing, etc.

Positioning: Meeting-in-a-box

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

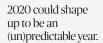
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fm looking forward to our upcoming meeting.	What level of protection are	CONVERSATION GUIDE	Norma Broker-dealer
If there are any specific topics you'd like to discuss, please reply back, sar can come to the meeting well prepared.	What level of protection are your clients looking for? Retirement income protection		Name Broke-dealer
My Jak of you:			
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See you soon!			% Variable annuities % Managed money % Structured products
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Macadon derrifen II Macadon derrifen II Macadon derrifen II	Increase client satisfaction by helping clients face the future with added certainty Stability during fundable markets: curves to tawk assort		What are the two annuity companies you work with most and why?
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Registered Representative of Lincoln Financial Distributors, Inc., a brake-dealer. Inscrance products are insured by Lincoln National Corporation affiliates. Principal office located at 130 N. Red for Cherter Rd., Radnoc, M 19087-5221. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.	Are currently taking income from their portfolio to satisfy RMDs — or will be soon		Money-back marantee live or file Strength Index
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(Dischaimer 1)		Prosumerce products issued by	Prior to the meeting, what was your opinion of Lincoln?
Pret Navel (In 6, Jun Navel) pret, [jun 1,]ine (I CO-BRUND LODD Konsen Navel	Insurance products issued by: Next steps The Lincels Hashand Life Insurance Company Lincels Life Andread Company of New York	The update National Celescov Accessory Longeh Life & Annuty Constance of New	Favorable Unitavarable Minutes are subject to state and free approach. Please say your registered representative for more details on firm guidelines and state approach.
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Invitation VA-AGEMM-EML001 Tearaway Agenda VA-AGEND-FLI001

Customizable Agenda VA-CAGEN-AGD001 Conversation Guide VA-T120-FLI001

FA-specific version FA-T120-FLI001 Survey VA-SURV-FLI001

A positive approach to (un)certainty · Conversation guide



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

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–99% of clients say they are highly satisfied with their financial professional, a 7% increase over clients who have not discussed the topic.²

Here's how you can get the conversation started:

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

Order this in OMC today: VA-T120-FLI001

FA-specific version: FA-T120-FLI001

Why it matters
The current bull market is nearly II
years old. Until now, the longest we've
gone without a bear market was from
pec 1987 until March 2000.

Stability during

(un)stable markets

Saving-focused clients may be concerned with every

Thinking about the year ahead, they may be asking:

"How can I protect my savings if

there's a market downturn?"

The conversation

Your action step

some of the downside risk.

market movement that their retirement plans are at risk

These clients may need to keep their money growing to

become more sensitive to risk. Help them talk through

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?

their concerns and consider the value of protection

Clients at this stage may want to consider strategies

growth or predictable growth with a fixed rate

where they have access to market gains while reducing

Annuities linked to the market provide the potential for

· Annuities with optional features may offer a level of

protection to help guard against market losses.

keep their retirement income goals on track, even as they

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

Income Solutions



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
- Is it important to have a source or 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 L50% to 1.75%.

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

(un)protected

XA

OV X

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-lates federal-income-tax-data-2018-update/

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Not a deposit

Not insured by any federal government agency

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bank or savings associ May go down in value

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.³

Over $8\ in\ 10$ investors think it's important for those age 50+ to have a strategy that protects against significant investment loss.⁴

71% of consumers say adding guaranteed lifetime income to cover their basic expenses in retirement sounds like a good strategy for their own portfolio.4

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



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

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

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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.

Lincoln variable annuities are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker dealer. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is a authorized to do as o.

Contracts sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

All contract and rider guarantees, including those for optional benefits, fixed subaccount crediting rates, or annuity payot rates, we subject to the claims-paying ability of the issuing insurance company. They are not tacked by the robrate-dealer or nounces agency from which this many tip paralexed, can availlate of those entities don't then the susrage company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issue.

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

February January **Target Date Income IVA Calculator on TDI Cover Wrap on** Investment Webinar: LLA Enhancements Practice Management LFD.com: 1/24 1/27 edition Outlook 1/30 Launch 2/18 On Demand Launch 1/21 Webinar: 2/27 www.LFG.com/ targetdateincome Lincoln **InvestmentNews** Lincoln Bringing A Simple Retirement Income Conversation D Lincoln Financial

March

LLA Investment News Cover Wrap on 3/2

InvestmentNews





Webinar dates subject to change!

April

Practice Management On Demand Webinar: 4/23



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.

Segment	Targeting Logic	SFDC Report
Top LLA Targets	Top 75 producers and prospects for Lincoln's LLA product based on LASER+ and Market Metrics intelligence.	
	The top 75 targets for the TDI product launch have been identified based on two tiers.	<u> 2020 Ann T1 - WS</u> Focus - TDI & LLA
	Tier 1 – Based on the crossover between Market Metrics, Capital Group Retail TDF sales, Bright Scope and American Legacy sales.	Your target list is also available in Territory
Top TDI	Tier 2 – Capital Group Retail TDF and Market Metrics.	Visualizer in your
Targets	Prioritization is based on LASER+ and firms that sell Prudential's PDI product.	Consolidated Campaign Report.
	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.	

LASER+ is based on 5 factors



Recency of the sales

2 Frequency of the sales 3

Value of the sales 4

Length of the relationship with Lincoln 5

Advisor profile & opportunity

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.

Hinds



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.

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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?

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LFD-VOLEM-EML001

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



1 VA-VOLA-FLI001

Helping Clients Cope with Volatility — Adding annuities to a diversified, long-term

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.

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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

confident about having

they've planned for.

the lifestyle in retirement



AL-TD-FLI001 t 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*SM Edge 2.0.



FA-EDGE-FLI430 FA-JRAFA-BRC001

It's just math - The
certainty of having
protected lifetime income
can help clients feelCoverage that Lasts
for Two Lifetimes
- Protected lifetime
income for two.



FA-FIAI4-BRC001

Tax-efficient Income You Can Count On $-i4LIFE^{\circ}$ 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.



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.

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

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

Resources ("3 habits")

 \bigcirc

- Seminar
- Brochure
- ▶ Videos



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/

	YOUR SPENDING HERARCHY	
What are you saving for in retirement? The spending hierarchy worksheetdesigned for a better retirement income plan	WISHES	3 STEPS TO A BETTER RETIREMENT INCOME PLAN
		This worksheet is designed to help you organize your thoughts as you develop your netterment income plan. Consider such white questions as thow will you spend your manay? How will you prioritize your expenses? How will you fund them? When thoughts are organized and written down, you can likely calakorate more productively with your advisor as you work to develop a successful reterement income plan.
Expenses in retirement Expenses for my confortable WANTS		STEP I: <u>SELECT</u> Cricle those expenses from the list you anticipate in your retrement. Our list of G2 ideas is not complete, so also feel free to write in your own
Expenses for my needs in returement		STEP 2: <u>SORT</u> Organize everything you circled in step I into 'needs, wants and wishes' using the pyramid provided . List your needs-or your 'non-negotiddes'- at the bottom of the pyramid
	NEEDS	 List your works-or your 'comfort money'- in the middle tier. Findly, let your wishes-or your 'dream money'- at the top
THE CONVERSATION Alliance for Lifetime Income		STEP 3: <u>SYNC</u> Now that you've prioritized your expenses by 'needs, warts and wehes,' work with your advisor to sync your income sources with your spending hemarchy.

Alliance Income Client Worksheet: ANN-ALLI-BRC001

Other top client-approved resources:



Annuities trimester 1 playbook 2020

(0)

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

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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

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Lifetime gift

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- 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



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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