



# Moving from saving to spending

*Lincoln IRA Income Plus*<sup>SM</sup>



## GOALS

- Getting reliable growth for future income
- Maximizing income in early retirement
- Having protected monthly income for life

## CONCERNS

- Closing the gap between current savings and where she wants to be
- Running out of money

## Preparing for a post-career life

You know that saving for retirement is important, but you may not have figured out how to turn those savings into income once you stop working. Having a source of protected monthly income can help you feel more certain that your plans will stay on track.

## Meet Janet

For Janet, retirement is just around the corner. While she's worked hard to build her savings, she wants to be more confident that she has enough to support her retirement plans. She's read that 4% is often used as a standard withdrawal rate, but she's worried that could deplete her savings over time. Janet asks her advisor if there's a way to maximize income in the earlier retirement years without the risk of running out of money.

## Janet's plan for tomorrow's income

Janet's advisor recommends a Lincoln variable annuity with *Lincoln IRA Income Plus*. Janet and her advisor like how her income will grow **at least 6% annually** until she needs it. Then, when she's ready to start a stream of income, the **7% initial income** benefit helps her feel more confident about her spending in retirement. She especially appreciates that should the money in her account fall to zero, her income payments will continue at **4% for life**. That helps her cross off her biggest concerns on her retirement planning checklist.

## Who should consider *Lincoln IRA Income Plus*?

### YOU ARE GROWTH FOCUSED

Your primary goal is to stay invested in the market. You're looking for a way to carve out money to satisfy RMDs while allowing your other investments the opportunity to grow.

### YOU ARE INCOME FOCUSED

You're concerned your savings isn't enough to fund your post-career plans. You're looking for a way to have more income in the early years of retirement without the risk of running out of money later.

Lincoln variable annuities are long-term investment products that offer access to leading investment managers, options for guaranteed growth and income (available for an additional charge), and death benefit protection. A variable annuity offers a lifetime stream of income that is guaranteed to last for the rest of your life or the combined lives of yourself and another. To decide if a variable annuity is right for you, consider that its value will fluctuate, and it is subject to investment risk and possible loss of principal.

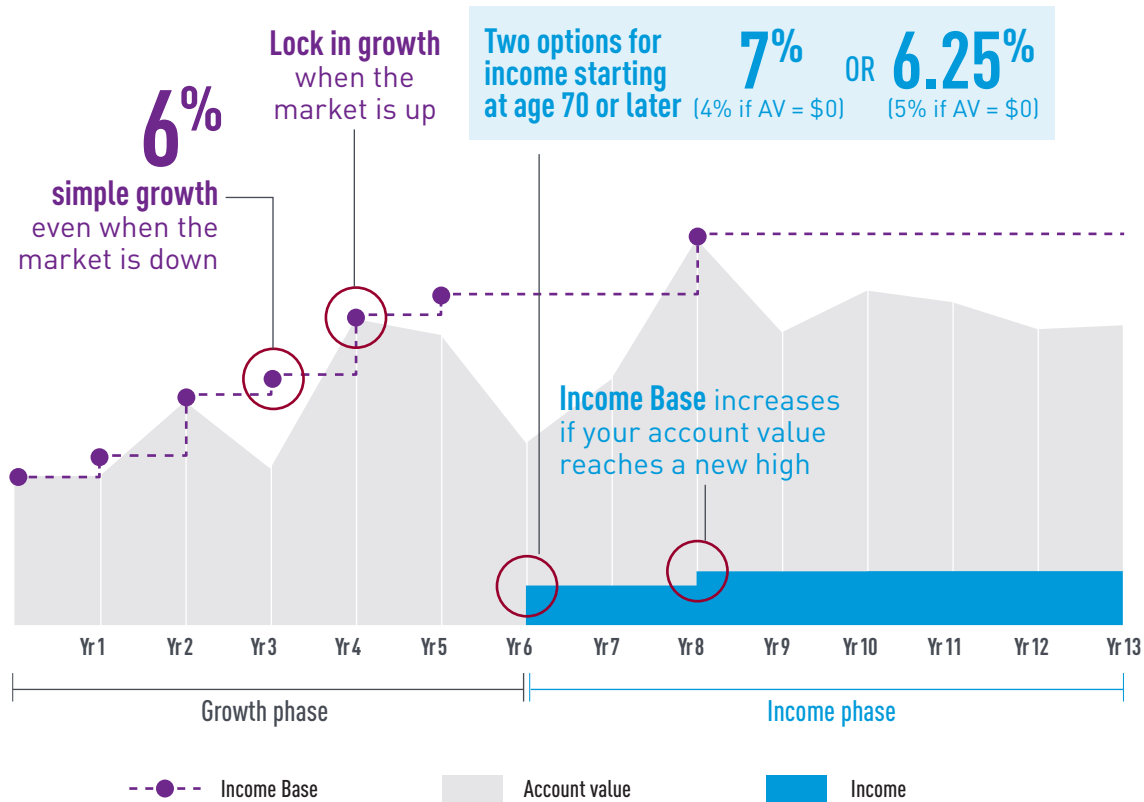
All guarantees, including those for optional features, are subject to the claims-paying ability of the issuer. Limitations and conditions apply.

Insurance products issued by:  
The Lincoln National Life Insurance Company

**For use with the general public.**

## Start your retirement with higher income

Lincoln IRA Income Plus is an optional living benefit rider available for an additional charge with a Lincoln variable annuity. It is designed to help maximize income on qualified money—that's the money you've saved in tax-deferred retirement accounts.



**This chart is for illustrative purposes only.** It does not reflect a specific investment. Past performance does not guarantee future results. Guarantees are subject to the claims-paying ability of the issuer.

### Grow your future income

- Guaranteed minimum growth of 6% or account performance each year during the accumulation phase for your Income Base (the amount used to determine your future income)

### Your options for income

- 7.00% (4% guaranteed lifetime income if account value falls to zero)
- 6.25% (5% guaranteed lifetime income if account value falls to zero)

### Your investment options

- Managed Risk Asset Allocation funds
- Choose from 40% to 80% equity
- For qualified money only

### Protection for your loved ones

- Dollar-for-dollar Guarantee of Principal death benefit<sup>1</sup>
- Beneficiaries will receive your initial investment, adjusted for withdrawals<sup>1</sup> even if the account value falls to zero

<sup>1</sup> Dollar-for-dollar reduction for allowable withdrawals (GAI). Otherwise it is a pro-rata reduction.

## Investment options

Select one or more of these asset allocation funds to create a portfolio that meets your specific needs and objectives. Talk with your advisor about the best approach for you.

Allocate 100% to any one, or combination of, these funds

	Global Asset Allocation	Net Fund Expense	U.S. Equity	International Equity	Fixed Income	
↑ HIGHEST TO LOWEST EQUITY EXPOSURE ↓	LVIP Global Aggressive Growth Allocation Managed Risk Fund <sup>††</sup>	1.00%	47%	33%	20%	
	LVIP Global Growth Allocation Managed Risk Fund <sup>††</sup>	0.99%	40%	30%	30%	
	LVIP Global Moderate Allocation Managed Risk Fund <sup>††</sup>	1.00%	35%	25%	40%	
	LVIP Global Conservative Allocation Managed Risk Fund <sup>††</sup>	1.00%	26%	14%	60%	
	Domestic Asset Allocation	Net Fund Expense	U.S. Equity	International Equity	Fixed Income	
	LVIP U.S. Aggressive Growth Allocation Managed Risk Fund <sup>††</sup>	1.11%	80%	—	20%	
	LVIP U.S. Growth Allocation Managed Risk Fund <sup>††</sup>	1.09%	70%	—	30%	

Consider these risks and restrictions before investing in any of the options: Investing internationally involves risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting, and the limited availability of information.

Funds that invest in small- and/or mid-size company stocks typically involve greater risk, particularly in the short term, than those investing in larger, more established companies.

Funds that concentrate investments in one region or industry may carry greater risk than more broadly diversified funds.

The return of principal in bond portfolios is not guaranteed. Bond portfolios have the same interest rate, inflation, credit, prepayment and market risks that are associated with the underlying bonds owned by the fund (or account).

Asset allocation does not ensure a profit or protect against loss in a declining market.

High yield portfolios may invest in high-yield or lower-rated fixed income securities (junk bonds), which may experience higher volatility and increased risk of nonpayment or default.

Some of those risks may include general economic risk, geopolitical risk, commodity-price volatility, counterparty and settlement risk, currency risk, derivatives risk, emerging markets risk, foreign securities risk, high yield bond exposure, index investing risk, exchange-traded notes risk,

industry concentration risk, leveraging risk, real estate investment risk, master limited partnership risk, master limited partnership tax risk, energy infrastructure companies risk, sector risk, short sales risk, direct investments risk, hard assets sectors risk, active trading and "overlay" risks, event driven investing risk, global macro strategies risk, temporary defensive positions and large cash positions.

Investing in emerging markets can be riskier than investing in well-established foreign markets. International investing involves special risks not found in domestic investing, including increased political, social, and economic instability.

Floating rate funds should not be considered alternatives to CDs or money market funds, and should not be considered as cash alternatives.

<sup>†</sup>The Fund is operated as fund of funds, which invests primarily in other funds rather than individual securities. Funds of this nature may be more expensive than other investment options. These types of funds are asset allocation funds; asset allocation does not ensure a profit nor protect against loss.

<sup>‡</sup>THE LVIP MANAGED RISK FUNDS AND LVIP MANAGED VOLATILITY FUNDS ARE NOT GUARANTEED OR INSURED BY LINCOLN OR ANY OTHER INSURANCE COMPANY OR ENTITY, AND SHAREHOLDERS MAY EXPERIENCE LOSSES. THE STRATEGIES USED BY THESE FUNDS ARE SEPARATE AND DISTINCT FROM ANY ANNUITY OR INSURANCE CONTRACT RIDER OR FEATURES.

# Lincoln IRA Income Plus<sup>SM</sup> At-a-Glance

<b>Investment options</b>	Managed Risk Asset Allocation fund options for a streamlined investment selection process.	
<b>Tax-deferred growth potential</b>	Participation in the long-term growth potential of the market.	
<b>6% guaranteed growth for future income</b>	The Income Base increases annually by the greater of a 6% simple enhancement or the account value growth. The 6% annual growth will continue for the earlier of 10 years or through age 85 with the 10-year period restarting upon an account value reset. The 6% enhancement is not available in any year a withdrawal occurs. Annual market step-ups are available through age 85.	
<b>Income options, starting at age 70 or later (single life only)</b>	<b>Guaranteed Annual Income if AV &gt; \$0</b>	<b>Guaranteed Annual Income if AV = \$0</b>
	7.00%	4.00%
	6.25%	5.00%
<b>No minimum issue age</b>	For qualified contracts only, ages 0 – 85.	
<b>Cost</b>	<i>Lincoln IRA Income Plus<sup>SM</sup></i> is available for an additional charge of 1.35% single life; not available for joint life. Investment requirements apply.	

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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LCN-2336100-120318

POD 1/19 Z01

Order code: VA-IRAIN-FLI001



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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. The annuity's value fluctuates with the market value of the underlying investment options, and all assets accumulate tax-deferred. Withdrawals of earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax. Withdrawals will reduce the death benefit and cash surrender value.

**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 prospectuses for the variable annuity and its underlying investment options contain this and other important information. Please call 888-868-2583 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.**

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

Not available in New York.

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