



Your answer to RMD questions

i4LIFE® Advantage offers other benefits, too—all designed to help you answer your clients' toughest retirement planning questions:

- Lifetime income, no matter how many birthdays your clients celebrate
- A guaranteed minimum income payment, no matter how their investment options perform
- Growth potential to help outpace inflation
- Access to their assets, whenever they desire

› For more information on *i4LIFE*® Advantage, please contact your Lincoln representative at 877 533-9710.

i4LIFE® Advantage makes it easy for your clients to meet strict rules on required minimum distributions

You may have clients concerned about taking required minimum distributions (RMDs) when they reach age 70½. They have reason to be concerned. Failure to meet the strict RMD rules can result in a 50% tax penalty. But you have an advantage. You can offer your clients a stress-free answer.

i4LIFE® Advantage, *Income4Life*® innovation, is an optional feature available for an additional cost on Lincoln annuities. And it makes it easy for your clients to satisfy RMD rules. Here's how it works:

- Year after year, their retirement payments are automatically compared against their RMD.
- Their payments may be more than the amount required by the IRS—but never less.
- This set-it-and-forget-it distribution option takes the stress out of RMDs.¹

Your clients may be interested in consolidating all of their qualified assets into one account with the *i4LIFE*® Advantage. This way they can:

- Eliminate multiple RMD calculations; and
- Satisfy RMD rules for all of their qualified money.

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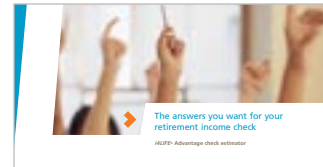
i4LIFE is available for an additional charge of 0.48%. Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company.

¹ Clients older than age 70 who elect *i4LIFE* after January are responsible for ensuring their RMD is met for the first year. Therefore, you may choose to advise these clients to consider withdrawing their RMD before electing *i4LIFE*. All subsequent RMD amounts will automatically be satisfied.

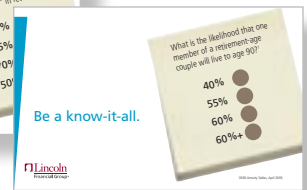
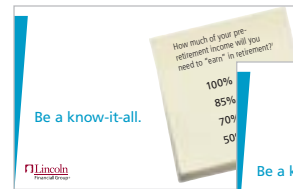


Lincoln Financial is pleased to announce that the “Be a know-it-all” *i4LIFE*® Advantage campaign has won the advisor-focused Defined Contributions Communications Award, sponsored by *PLANADVISER* magazine and the Retirement Income Industry Association (RIIA).

Show your clients how *i4LIFE* can help them achieve income security in retirement. These award-winning interactive materials can help. For more information or samples, please call your Lincoln representative at 877 533-9710.



Use this simple estimator to determine your client's first GIB for any age, whether single or joint life.



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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SW 4/08 Z01

Order code: EM-i4L-FLI456



Hello future.®

A variable annuity is a long-term investment product designed particularly for retirement purposes. Variable annuities contain both investment and insurance components, and have fees and charges, including mortality and expense, administrative, and advisory fees. Optional guarantee features are available for an additional charge and are based on the financial strength of the insurer. The annuity's value fluctuates with the market value of the underlying investment options and all assets accumulate tax-deferred.

i4LIFE® Advantage is available on annuities issued in the employer sponsored market by The Lincoln National Life Insurance Company, Fort Wayne, IN, on rider forms I4LA-EMG and I4LA-EMI. Benefits and features are subject to state availability. **Contractual obligations are backed by the claims-paying ability of the Lincoln National Life Insurance Company.**

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