

Financial solutions for your family's situation

Income planning for special circumstances with *i4LIFE*® Advantage

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

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

3696143

For use with the general public.

VARIABLE ANNUITIES

Maybe it's autism.
Or substance abuse.
Perhaps PTSD.

It might be
your son,
granddaughter
or even your
spouse.

At some point it's
not the condition
that keeps you up at
night – it's the concern.

Who is going to
provide for your
loved ones after
you're gone?



Consider the road ahead

Every family faces a unique set of circumstances when it comes to financial planning and thinking about the future. Sometimes, the circumstances require special considerations.

Lincoln variable annuities are the only annuities to offer *i4LIFE*® Advantage* – an optional benefit designed to provide lifetime income for a broad range of situations.

A financial solution like *i4LIFE*® Advantage used in combination with a trust helps to effectively distribute wealth to your loved one according to their individual needs – for as long as they live.

The *i4LIFE* Advantage



Asset protection.



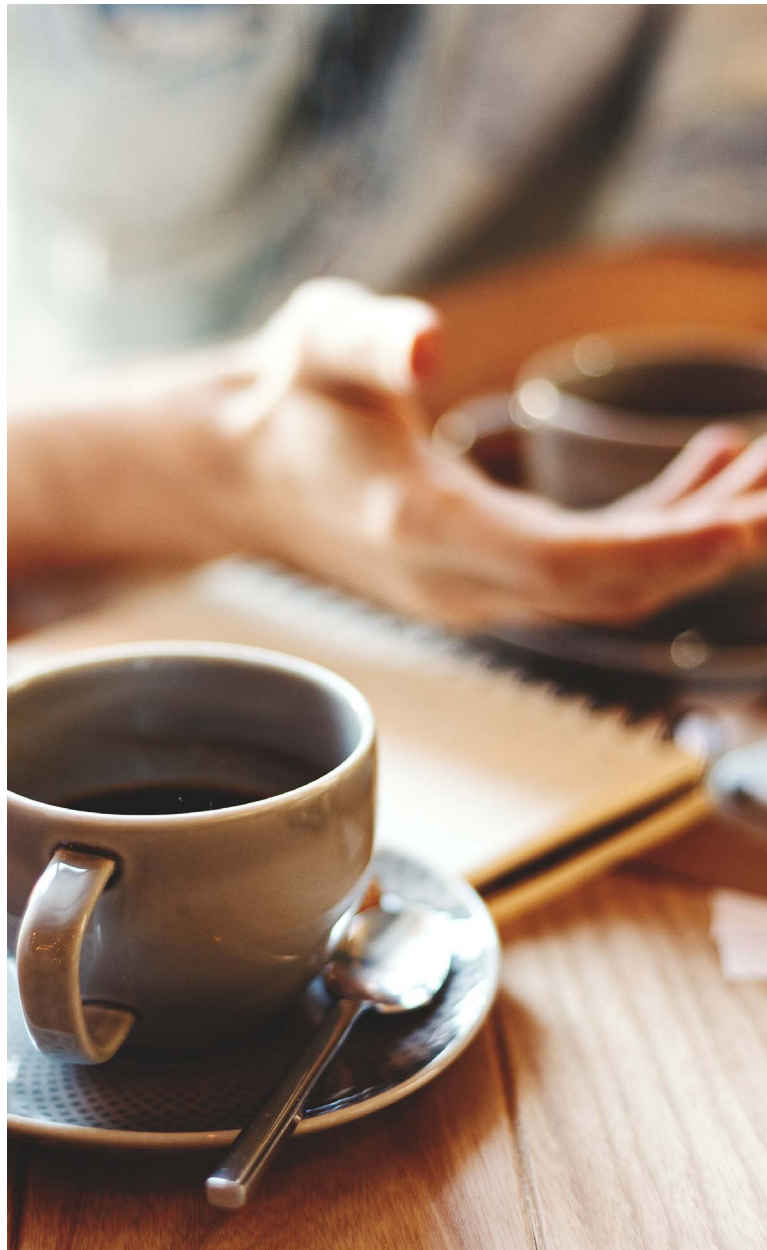
Growth opportunity.



Lifetime income.

A variable annuity is a long-term investment product that offers tax-deferred growth, access to leading investment managers, and a lifetime income stream. To decide if a variable annuity is right for you, consider that its value will fluctuate; it is subject to investment risk and possible loss of principal; and there are costs associated such as mortality and expense, administrative and advisory fees. All guarantees, including those for optional features, are subject to the claims-paying ability of the issuer. Limitations and conditions apply.

**i4LIFE*® Advantage is available for an additional charge of 0.40% (single and joint life) above standard contract expenses.



A more secure financial future for their son

What do you do when a loved one is unable to manage money on their own?

Debbie and Andy have always provided unconditional love for their son, Jason. They've worked hard, saved and planned for his future. But having an adult child with Autism Spectrum Disorder (ASD) can throw a wrench into even the best financial plans.

The couple decided to explore their options. Working with their financial professional, they put together a wish list. At the top, they wanted:

- Tax-efficient income for the rest of Jason's life
- Growth potential to keep pace with rising medical costs
- A way for Jason to remain eligible for Social Security and Medicaid

A powerful combination: *i4LIFE*® Advantage and a special needs trust

Debbie and Andy found that by establishing a special needs trust that will distribute *i4LIFE* payments to Jason, they were able to address everything on their wish list. And more.

Here's how they set up their contract



Debbie and Andy purchase a Lincoln variable annuity with *i4LIFE* Advantage. They receive income and control the contract.

- Joint owners: Debbie and Andy
- Annuitant: Jason
- Beneficiary: Special needs trust



When both Debbie and Andy pass away, the special needs trust takes over control of the annuity.



The trust receives *i4LIFE* payments to provide for Jason's care for the rest of his life.





Loving someone struggling with addiction

What do you do when a loved one isn't ready to manage money right now?

Evelyn and Phillip want to ensure their grandchildren are provided for in the future. When they learned that their granddaughter, Charlotte, has a substance use disorder, they reevaluated the legacy plan they have in place. While they won't ever turn their back on Charlotte, they are concerned about what she might do with a lump sum. They want to be sure she receives her inheritance in a way that's best for her well-being.

They ask their financial professional to help them plan to provide Charlotte with:

- Controlled distribution of her inheritance
- Income that starts immediately
- Opportunities for assets to grow

Providing for a loved one, while still maintaining control

One of the many advantages of combining *i4LIFE*® Advantage with a trust is the ability it gives you to preserve your assets and distribute them in the way you choose. In this case, Evelyn and Phillip use this combination to provide a loving legacy to Charlotte while maintaining some degree of control.

Here's how they set up their contract



Evelyn and Phillip establish a trust for Charlotte. When they pass away, their assets will move from their estate to the trust.

The trust purchases a Lincoln variable annuity with *i4LIFE* Advantage to provide Charlotte with an immediate stream of income without giving her control of the assets.

Charlotte receives steady income for the rest of her life.

- Owner: Trust
- Beneficiary: Trust
- Annuitant: Charlotte



Together for the long haul

What do you do to help a spouse with PTSD manage money later in life?

Martin was in the military when he married Joselyn. When he returned home from his third deployment, he was diagnosed with PTSD (posttraumatic stress disorder). Through treatment, Martin has made great progress, but he's still uncomfortable managing financial matters. As retirement nears, they both have concerns about what might happen down the road if Joselyn wasn't around to handle their finances.

Together, they ask their financial professional to help with a plan that provides:

- Protection of their assets
- Supplemental income for both of their lives
- Tax-deferred growth opportunities

Lifetime income for two with an added layer of protection

They're looking for two main things — protection and simplicity. By establishing a trust-owned annuity with *i4LIFE*® Advantage, they'll get reliable retirement income for both of them, while also protecting their assets. And after a lifetime of hard work and service, Martin and Joselyn finally feel like they'll be able to support their lifestyle throughout retirement.

Here's how they set up their contract



Martin and Joselyn choose to have their trust as the owner of the Lincoln variable annuity with *i4LIFE* Advantage.

- Owner: Trust
- Beneficiary: Trust
- Annuitant: Martin
(with Joselyn as the secondary life)

They receive guaranteed income to supplement Martin's military pension.

If Joselyn should pass first, the *i4LIFE* income will be managed by the trust and will continue seamlessly for the remainder of Martin's life.

It's about family, love and life

Income planning for the people most important to you

Protected lifetime income helps to bring added certainty to your loved one's financial future – even in situations that involve greater considerations. What makes *i4LIFE*® Advantage so effective is how well it adapts to your individual situation.



Ask your financial professional if a Lincoln variable annuity with *i4LIFE* Advantage is right for you.

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