



Does your client's 1099 read like a tax sentence?



Using a tax-deferred retirement savings product, such as a Lincoln fixed indexed annuity, allows you to delay paying your taxes until you take your money out of the annuity. If you don't need the money until you retire, you may be in a lower tax bracket at that time, which means you may owe less in taxes.

Step 1

- Encourage your clients to check their 1099s for accuracy. These forms are not always right, and any discrepancies could result in additional taxes.

Step 2

- Now is a good time for your clients to look at the tax ramifications of their current portfolio (they should also review this with their tax advisor). They may want to restructure their portfolios to give them more tax efficiency.

Possible tax-deferred strategy...

A Lincoln fixed indexed annuity offers your clients tax-deferred growth—amounts are subject to income taxes only when they withdraw money. This offers your clients greater growth potential than a similar taxable fixed product. Money your clients would have used to pay taxes can remain in the annuity to help accumulate more earnings.

**Talk to your clients about reviewing their 1099s.
Then call the Fixed Annuity Sales team, who can
show you what we have to offer.**

For more information, contact:

**Fixed Annuity Sales
888 895-4830, option 2
FixedAnnuitySales@lfg.com**

Withdrawals are subject to income taxes and, if withdrawn before age 59½, a 10% federal penalty tax may apply. In addition, a surrender charge and a Market Value Adjustment will apply during the surrender charge period.

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

Hello future.®

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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A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. It is not a stock market investment and does not directly participate in any stock or equity investments, or index. The index used is a price index and does not reflect dividends paid on the underlying stocks.

Lincoln fixed indexed 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 it authorized to do so. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.

Contract may be referred to as "certificate" in certain states (certificate may not be available in all states). The certificate is a group annuity certificate issued under a group annuity contract issued by The Lincoln National Life Insurance Company to a group annuity trust.

The exact terms of the annuity are contained in the contracts and any attached riders, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the Client Guide, Disclosure Statement, and Facts At-A-Glance, or contact your Lincoln representative.

Income taxes are due upon withdrawal and if withdrawn before age 59½, a 10% federal penalty tax may apply. Withdrawals and surrenders may be subject to surrender charges and a Market Value Adjustment.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax qualified plan, since these are already afforded tax-deferred status.

Product and features are subject to state availability. Limitations and exclusions may apply.

Lincoln fixed indexed annuities are not available in New York.

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