



It wasn't a lost decade for inflation

Help your clients keep pace with inflation without the market risks

Don't let market volatility sabotage your clients' retirement

No one can predict what the market will do or when it will do it. The market has experienced annual returns ranging from greater than 50% to less than -40%.¹

¹ Source: Ned Davis Research, 2009. Based on the DJIA, 1901 to 2009. Past performance does not guarantee future results.

Market volatility

Wouldn't it be nice if your clients' income could increase without risking the market's ups and downs? It can with a *Lincoln SmartIncome*SM Inflation Annuity. This innovative single-premium immediate annuity offers guaranteed lifetime income that automatically adjusts with inflation — as measured by the Consumer Price Index-Urban (CPI).

An income solution that raises the bar

Inflation-based income

When prices of goods and services go up, your clients automatically get an increase.

No market volatility

You can help your clients keep up with inflation without subjecting their money to the second-to-second ticker movements of the stock market.

Lifetime income

With lifetime payments, your clients don't have to worry about outliving their income or losing their purchasing power.

Greater control

If your clients need to access their account to fund an emergency, they can — without withdrawal penalties. The *Lincoln SmartIncome*SM Inflation Annuity gives them more control over their money.*

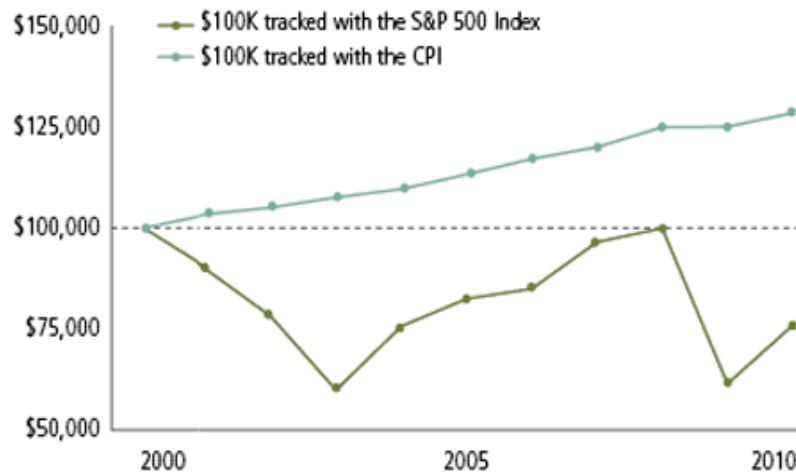
Guarantees are backed by the claims-paying ability of the appropriate issuing company.

* Unscheduled payments could reduce future income payments and are not available in

Are your clients bullish on inflation?

While stock markets went through bubbles and booms — losing ground over the last decade — inflation maintained its steady upward course. The lost decade for the stock market was a decade of 28% inflation.

The chart shown compares a hypothetical investment of \$100,000 that mirrors the performance of the S&P 500 Index with \$100,000 adjusted for inflation as measured by the CPI from 2000 to 2009.



This chart is for illustrative purposes only. Past changes in the CPI are no guarantee of future changes in the CPI. The S&P 500 Index is a price index and does not reflect dividends paid on the underlying stocks. It is not possible to invest directly in an index.

To learn more about a *Lincoln SmartIncome*SM Inflation Annuity, contact:

Lincoln Fixed Annuity Sales
888 895-4830, option 2
fixedannuitysales@lfg.com

