



You're In Charge®

WealthProtection ExpertiseSM

PREPARE FOR THE FUTURE AND PLAN FOR THE BEST OUTCOME

An introduction to *Lincoln WealthAdvantageSM Indexed UL*

Not a deposit	Not FDIC-insured	May go down in value
Not guaranteed by any bank or saving association		
Not insured by any federal government agency		

Products issued by:
The Lincoln National Life Insurance Company

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THE CONVERSATION

Business Owners

HELP WANTED

The Conversation

Mr./Ms. Business Owner:
if you could hire an
employee for \$7.25 an hour
and their only job was to
create potential income for
you at retirement. Would
you be interested?



THE EMPLOYEE:

Never
Takes Vacation

Never
Asks for a raise

NO
Matching
Contributions

NO
Medical benefits
needed

NO
HR Issues

Employees
only job

Potential
TAX
FREE*
Income



**Non-MEC if policy is structured properly*

THE EMPLOYEE:

Per Hour:

\$7.25

Per Week:

\$290

Per Month:

\$1,256

LONG TERM AGREEMENT



21 Years

Ability to change agreement terms

\$15,072 per year (\$7.25 per hour)

HELP WANTED

So, Mr. Business Owner, would you be interested in hiring an employee at \$7.25 an hour who could potentially bring you \$1,000,000 that you could use to supplement your income at retirement?



Unlock the Potential



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LINCOLN WEALTHADVANTAGESM INDEXED UL

Male, 44, preferred nontobacco, monthly modal premiums, paid to age 65

Annual out-of-pocket premium	\$15,072	} Total Premiums: \$316,512
Assumed Index Crediting Rate	6.0%	
Initial Death benefit protection	\$311,069	
Annualized Distributions	\$53,367	
Total Cumulative Income (age 66-85)	\$1,067,340	
Cash flow IRR*	6.08	

Male, 44, preferred nontobacco, monthly modal premiums of \$1256), paid to age 65. Income from 66-85. Based on max charges and 1% crediting rate, the cumulative distribution would be \$249,046 and the policy illustrates a lapse in year 26.

¹Distributions are through loans and withdrawals (ages 66-85) which reduce a policy's cash surrender value and death benefit, may cause the policy to lapse, and may have tax implications. *IRR percent value represents cash flow in (premium received over time) and cash flow out (withdrawals /loans). This percent value does not include any remaining surrender value or death benefit.

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