

Top reasons why retirement income may be right for you

Money that lasts for life

Planning for retirement raises a lot of questions, and it's common to be unsure about the answers. Then you get to the big day. Retirement is exciting, but now you need to figure out how much you can withdraw so your savings lasts the rest of your life. You want to enjoy yourself, not think about money.

Don't worry, you aren't alone. We know retirement planning can spark concerns.



Will I run out of money in retirement?	How long will my retirement last?
How can I make sure my spouse and/or beneficiary(ies) are taken care of?	Will I miss the consistency of regular paychecks?
What if the stock market goes down?	What if my situation changes?

If you've asked yourself any of these questions, then a guaranteed retirement income option may help!

What's a guaranteed retirement income option?

Once you get past the long name, it's simple. This retirement plan option offers you guaranteed payments for as long as you live.

Key features of guaranteed retirement income:

- **Guaranteed income for life¹** – Once you retire, your savings is locked in, and you receive monthly payments that continue for life.
- **Protection from market downturns** – Your payments won't go down if the stock market does.
- **When your work paychecks stop, your income won't** – You benefit from consistent, monthly income, which may help you prepare and budget just like you did before retirement.
- **Protection for you and your spouse** – By selecting a joint life option, you can secure lifetime income for you and your spouse for as long as you both live.
- **Flexibility to change your mind** – If you no longer want this option, you can move your money without paying surrender penalties.
- **Protection for beneficiaries** – Unused income is never wasted because your beneficiaries receive your leftover account value.

¹ Guarantees are subject to the claims-paying ability of the issuing company.



Interested in lifetime income?

Good news! Your retirement plan offers a guaranteed income option. Contact Lincoln or your retirement plan representative to learn more.

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

©2022 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-4834844-070622

POD ADA 8/22 **Z01**

Order code: DC-IPGTR-FLI001



Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult your own independent professional as to any tax, accounting, or legal statements made herein.