



Spark the Conversation about Protection, Growth & Retirement Income

With resources from Lincoln and the Alliance for Lifetime Income

It won't surprise you that 75% of people expressed concerns about COVID-19's effect on their investments. Interestingly though, **25% of those who said they were NOT concerned, cited owning protected lifetime income** as one of the leading reasons for their continued confidence.¹ Leverage this suite of materials from both Lincoln and the Alliance for Lifetime Income to help *spark* conversations with your clients about how protection and growth may fit into their retirement income plan.

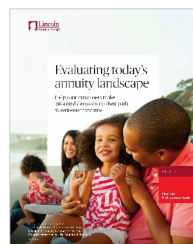
Financial professional materials

The resources in this section include conversation guides, articles, best practices, email templates and more to help you improve your efforts when communicating about protection, growth & retirement income. Select each icon to navigate to its linked resource.



A positive approach to (un)certainty Helping your clients remain optimistic during uncertain times

Clients are looking to you for guidance and a sense of optimism in the face of uncertainty



Annuities financial professional guide Evaluating today's annuity landscape for clients' retirement income solutions

Help your customers make informed decisions on their path to retirement income through the valuable perspectives on careful planning in this guide



Client meetings in a bear market article Lean in and help your clients focus on planning by preparing to answer these q's

Use bear markets as an opportunity to solidify your client relationships and earn new ones



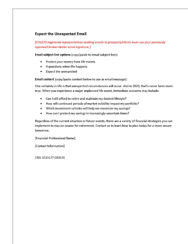
The Perception Gap white paper Bridging the divide in adviser and client retirement expectations

This report reveals some of the assumption differences between advisers and clients in the retirement-planning process



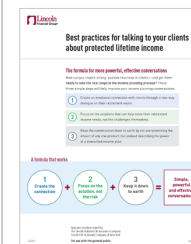
Educational commentary for advisors² Consumer research for the market volatility phone conversation

Utilize research on how people think, feel & make decisions about retirement planning to help ease market volatility concerns



Stay on course for retirement email³ Expect the unexpected and protect your money from life events

Use this template to send emails to clients/prospects on how you can help them create a more secure financial strategy



Income planning conversation formula Best practices for talking to your clients about protected lifetime income

Follow these three simple steps to help improve your income planning conversations



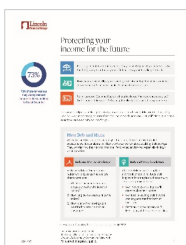
Financial professional interview

Financial professional learns real value of protected lifetime income

This interview discusses the relevance of protected lifetime income in the event of an untimely downturn in the financial market

Client materials

The resources in this section include fliers, checklists, guides, articles, worksheets and more to give to clients to help spark conversations about protection, growth & retirement income. Select each icon to navigate to its linked resource.



Protecting your income for the future flier

Live the way you want by creating a reliable source of monthly income

Show your clients how a source that's protected from the market & lasts a lifetime provides confidence, comfort & certainty



New retirement formula article

A new way of thinking about how much money you'll need in retirement

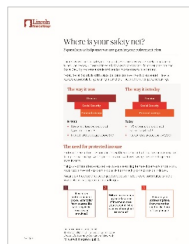
This article illustrates to clients how calculating their income and expenses by month reveals a more realistic picture



Successful retirement plan checklist

Starting the retirement income conversation with this 9-point guide

Provide clients with key points to discuss with you to ensure they're on track for the retirement they want



Where is your safety net? article

3 questions to help clients uncover any gaps in their retirement plan

This article helps illustrate how the retirement income safety net has changed over generations and highlights the importance of protected income



Income planning client guide

The value of protected lifetime income in retirement planning

This guide shows the importance of income planning and how protected income can help add more certainty in retirement plans



The spending hierarchy worksheet

Designed for a better retirement income plan

This worksheet is designed to help your clients organize their thoughts as they develop their retirement income plans



Outliving your income article

Expert series: will you run out of money in retirement?

This article addresses clients' common fears when considering retirement: outliving the money they've worked so hard to save



Educational commentary for consumers

What path will you take with your budget in retirement?

This document discusses the steps needed for consumers to get on the optimal spend path toward a comfortable lifestyle

Alliance for Lifetime Income resources

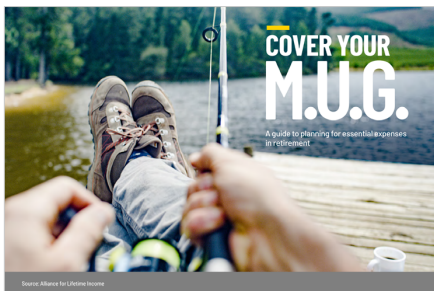
Both you and your clients can access additional resources from Lincoln and the Alliance for Lifetime Income.

For client tools and resources, visit <https://www.protectedincome.org/> or www.lfg.com/leveladvantage

For the financial professional resource center, visit <https://resources.protectedincome.org/>

Let's Connect*

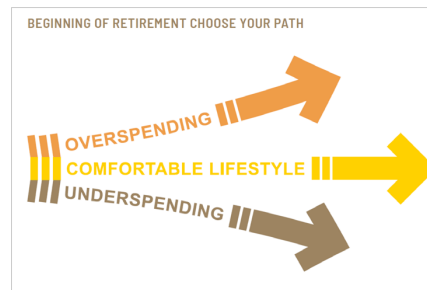
Using social media to engage with clients can be a huge opportunity for your business. Use the example posts below to spark conversations about protection, growth & retirement income on your social media platforms, too! For additional social media content resources, see [Let's Connect: Protection, Growth & Retirement Income](#).



Post 1

Text: 80% of non-retired Americans are at least somewhat anxious that their savings may not provide enough to live on in retirement. Learn how the M.U.G. approach from the Alliance for Lifetime Income offers a new way to think about covering essential monthly expenses in retirement.

Link: [Cover your M.U.G. with an annuity](#)



Post 2

Text: What path will you take with your budget in retirement? Consider these four steps and schedule an appointment with me to get your retirement income plan on the right track.

Link: [What path will you take in retirement?](#)

¹Alliance for Lifetime Income, "COVID-19 Retirement Reset Tracker Report," May 2020.

²You will have to be registered with the Alliance for Lifetime Income to access this link

³You will have to be logged into the AdviceNext Gateway to access this link

*Financial professionals affiliated with LFA and LFS are required to use Hearsay Social for all social interactions. These materials are available on Hearsay Social now. To learn more about Hearsay Social, please go to [LFAConnect](#) or [LFSConnect](#). Financial professionals not registered with LFA or LFS should adhere to their Compliance standards. To access additional Spark the Conversation content, please see [Lincoln Solutions Center > Planning tools & resources > Sales materials & resources > Spark the Conversation](#).

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Utilize these resources to help you *spark* conversations about protection, growth and retirement income and establish meaningful relationships with your clients.

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CRN-3180084-072820