

Make sure a comfortable future is in the cards.

Taxes. Living expenses. Inflation. Death. That's about as much as most people can predict about their future. But what if you could get a realistic perspective on the ability of your income and assets to help meet your long-term needs and objectives? What if you could analyze a variety of "what-if" scenarios to prepare for various contingencies the future might hold?

You can stack the deck in your favor. And you don't need a crystal ball to do it. You just need a sophisticated, innovative financial planning model that gives you the ability to chart your own future financial course. Without it, your plans for the future are not plans at all – they're nothing more than guesswork. With our proprietary Financial Condition Model, you can:

- Assess the long-term impact of taxes, inflation, and each of the financial strategies you're now using or planning to use.
- Project your annual cash flow (income and expenses) alongside your assumed asset growth over the full length of your life expectancy.
- Estimate the size of your net worth each year, as well as your savings, your investments and your transferable estate.

It might even revolutionize your thinking.

Our modeling can help you project and control your financial future. It can help you decide whether the course you're following today is prudent or even adequate. How does the strategy you just implemented or are now

considering compare with other available options? What might happen if circumstances change (such as higher taxes, higher inflation or lower returns on your investments)?

The answers might change your mind about the way you've prepared for the

future. If so, we've got the expertise and the tools to help. We take the time to understand your needs as well as your goals and then prepare your financial profile. Only then will we present a range of strategies for you to consider.

Get a head start on a better financial plan for your future. Contact your Lincoln Financial Advisors representative today.



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