

Rain. What Rain?

Life Insurance:  
Planning Your Protection





Protect your family.

**Life insurance.** Many people are reluctant to discuss it, let alone buy it.

That's often because they don't understand or appreciate the integral role life

Safeguard your business.

insurance can play in helping them reduce the cost of estate taxes, facilitate the transfer of a business or other assets, or provide future financial security to their families.

Preserve your wealth.

At Lincoln Financial Advisors, we employ a disciplined, structured approach to determine whether and to what extent life insurance can help you meet your future financial needs and goals.

Lincoln Financial Advisors comprises a nationwide group of trained specialists who help you to understand complex estate, business transfer and retirement problems.

We have a long, proud history of meeting the needs of business owners, executives, retirees and professionals.

## Personal Evaluation. Is there any other way?



Our goal is to get to know you, and what's important to you. We take the time to understand your situation and requirements. We then provide you with the resources you need to make the best possible decision about your financial future. We offer you information that's relevant, timely and, above all, understandable. We provide advice based on years of experience. And we offer clear-cut alternatives with perspective so that the decisions you make today are still appropriate tomorrow.

Finally, we help you prioritize and quantify your objectives and we help evaluate your ability to meet your financial objectives, given the current value and structure of your income and assets.

The point is, we listen carefully to you, conduct an in-depth analysis and provide personalized alternatives, so you can be confident any recommendations we make are tailored specifically to your circumstances and will help you meet your financial objectives.

## We keep an eye on your future.

Inflation. Changing tax laws. Shifting financial markets. Evolving personal, business and family circumstances. They all impact your life insurance needs. And, while you can't be expected to keep up with the many changes in all of these areas, we can. Because of our ability to help you keep your insurance program up to date, we often uncover problems or deficiencies that might otherwise be overlooked. For example:

- **Estate Planning.** Taxes can significantly shrink the size of your estate, so proper financial planning is critical to help reduce settlement costs and provide an adequate distribution to your family. We can help you identify the best ways to pay taxes and pass on your estate to your heirs – without giving the federal government any more than is legally required.
- **Business Owner Planning.** If you're a business owner, we can help you develop a plan to keep or sell your interest at death, disability or retirement. Whether you plan to retain or sell your business, we'll help you structure the arrangements to maximize their financial benefits to you.
- **Family Income Planning.** As long as your income is secure, family financial needs can be met. But death or disability can change this situation without warning if you're not prepared. We want to help you determine whether you have adequate insurance, benefits and other assets to allow your family to continue in the kind of lifestyle you desire.

Our representatives are committed to providing you with the expertise and advice needed to help you prepare for and maintain a sound financial future. Our structured approach to meet your personalized needs proceeds through the following steps:

### Focusing on you

To better understand how we can help you, we first spend time with you to identify your short- and long-term needs and goals – whether they focus on estate preservation, business succession, family income or charity. Once we prioritize and quantify your financial objectives and your current and future income levels, we help evaluate your available financial resources to determine whether and to what extent you can accomplish your objectives.

### The domino effect

Before we make specific recommendations, we examine your entire financial situation because we know that a change in one area of your finances can have a marked impact on other areas. Therefore, we consider your situation from a variety of vantage points: business and personal, short-term and long-range. We also look at them in light of the economic environment: inflation, changes in tax law, shifting financial markets and evolving personal, business and family circumstances.

### Multiple choices

We know that, because no two clients are alike, their solutions aren't alike either. That's why we spend a great deal of time analyzing the specific facts of each client's particular situation. And, rather than giving you just one solution, we give you a range of options so you can choose the one you feel is best suited to your circumstances and financial situation.

## Securing your future.

The only way you can make the best possible decisions about life insurance is to be informed. That's why we spend time with you discussing the following key policy criteria:

- **Risk level.** Policies can range from low risk to high risk. Your risk level tolerance, your insurance needs and the desired performance of the policy will affect which type of insurance is appropriate. Since each has advantages and disadvantages, only you can determine which one is right for you.
- **Premium level.** Based on the plan, there are a number of premium levels available to accommodate your current and future financial commitments.
- **Premium duration.** With most policies, you can choose how many years you'd like to pay premiums "out of pocket" as well as how many years premiums will be paid through the value of the insurance policy itself.
- **Death benefit and cash value.** Death benefit is the cash paid by the insurance company to your beneficiaries. Cash value, on the other hand, is the so-called "living benefit" which can be used to offset ongoing premium payments, extend coverage without additional cash premium payments, guarantee a lesser death benefit forever, or reduce the net cost of insurance.
- **Short-, mid- and long-term value.** Because each policy will excel at different durations, your choice depends on the purpose of the insurance, or the need you are trying to satisfy.
- **Insurance company selection.** When you buy life insurance, you're buying more than just a policy. You're also investing in that company's philosophy. That's why you should choose only an insurance company with top ratings<sup>1</sup> and strong financial results.

<sup>1</sup> These ratings reflect claims-paying ability and are not a guarantee of future performance.

## Lincoln Financial Advisors.

### Where it all comes together.

Once you understand the options available to you – and their potential impact on your financial situation – Lincoln Financial Advisors can then develop comprehensive recommendations using the best possible products – whether they are manufactured by Lincoln Life or not.

Lincoln Financial Advisors is a member of Lincoln Financial Group, the marketing name for Lincoln National Corporation, a prominent financial services company dedicated to helping clients build, preserve and protect wealth. Our name and reputation over the years have been built on servicing each client as if he or she were our only client. The personal attention that our representatives provide is one of the primary reasons that many of our clients become partners for life.

Through Lincoln and its affiliates, Lincoln Financial Advisors offers an extensive portfolio of insurance products, including individual and survivorship whole life, universal life and variable universal life, as well as term insurance.

With access to so many products, you can be confident that we can provide you with innovative, objective and encompassing alternatives to your insurance and financial needs.

Take the first step in building a sound life insurance program.  
Contact your local Lincoln Financial Advisors representative today.



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