

Make your IRA part of a lasting legacy: Lincoln *LifeLINC*[®] and life insurance

A good move today means a better strategy for tomorrow

Like many people, you may have opened an Individual Retirement Account (IRA) to prepare for retirement. Indeed, it can be a smart way to build assets for retirement with pretax dollars.

But if your IRA is part of the estate you wish to leave your heirs, its tax advantages suddenly become a tax burden—on your beneficiaries. Without a sufficient strategy, much of the wealth you've worked hard to preserve can be eroded by income and estate taxes.

Now's the time to plan ahead. Through Lincoln *LifeLINC*, any IRA you do not need for income or emergencies can be turned to the advantage of your loved ones.

With *LifeLINC*

- You can preserve a greater share of the wealth you wish to pass on.
- Your beneficiaries may avoid the income taxes that would otherwise be due on your IRA assets.
- You can structure assets to avoid estate taxes as well.

How it works

- *LifeLINC* takes advantage of the income tax-free nature of life insurance policy benefits.
- You take all or part of the money out of your current IRA and pay the applicable taxes.
- With the after-tax IRA distribution, you purchase an insurance policy on your life.
- You may also consider transferring policy ownership to avoid estate tax consequences.

Because you care about the future

You want to plan your estate with the same care you have applied to accumulating your current assets. If you make the move to *LifeLINC*, your Lincoln life insurance policy's death benefit can give your beneficiaries the legacy you want for them: a legacy free of income taxes and, with proper planning, free of estate taxes, too.

Fewer taxes, more assets for your beneficiaries

For more information about *LifeLINC* and effective estate planning, talk to your Lincoln representative.

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

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