Simplify your Roth IRA conversions

with Lincoln fixed indexed annuities

Five ways we help you make a tax-free retirement strategy as easy as possible

If you are considering converting your traditional IRA or 401(k) to a Roth, you want the process to be efficient. Here's how we can help.

1

Only **ONE application** needed—just check the box!

2

You'll have just **two contracts,** instead of the multiples you might need at other issuers.

3

You have **complete flexibility to convert how much you want, when you want,** between these two contracts.

4

Lincoln can facilitate tax withholding on the conversions.

5

If you're unsure about a Roth right now, you can still establish one in future years. A new application would be required.

See how Lincoln makes the Roth conversion process easier to implement
on the next page >>

Roth conversion availability is subject to order entry platform availability.

INVESTMENT AND INSURANCE PRODUCTS ARE:
- **NOT FDIC INSURED**
- **NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**
- **NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES**
- **SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED**

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public.



Meet Matt. He's concerned about reducing his future income tax burden in retirement, and would like to benefit from the following by converting his 401(k) to a Roth IRA:

- He can better control how and when he is taxed, while diversifying tax treatments across his assets
- Even though he's in a high income tax bracket, there's no limit on how much he can convert
- He's not forced to take required minimum distributions
- He can maximize his legacy for his loved ones, since it would be transferred tax-free

See how Matt sets up a streamlined strategy today for tax-free retirement income tomorrow

Matt has saved a substantial amount in his 401(k), and working with his financial professional, has earmarked $1 million for a Roth conversion.

↓

Lincoln Financial®

He's interested in a solution that can provide the Roth benefits he's looking for, with upside growth potential and protection against market loss.

His financial professional recommends Lincoln fixed indexed annuity, which offers a range of market-linked growth strategies and 100% downside protection.

↓

Matt completes the application with his financial professional for $1 million and checks the box to complete a partial Roth conversion for $100,000.

$900K IRA

$100K Roth

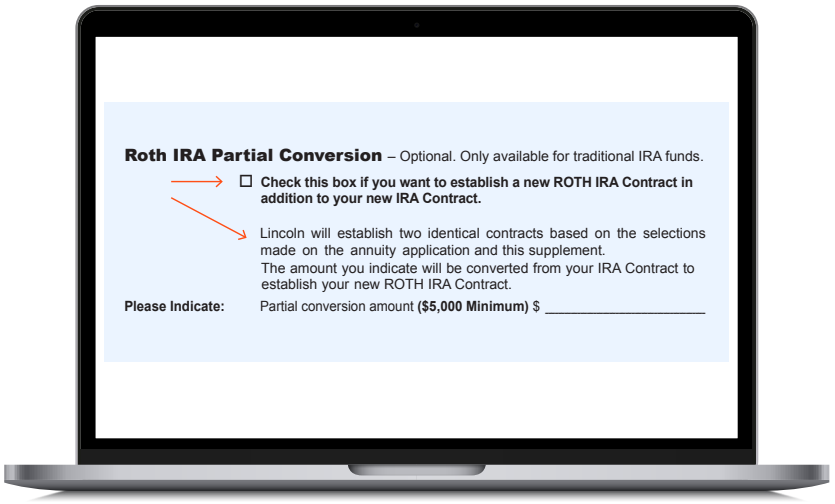
- It's that easy! He only had to sign one application.
- The assets are transferred to Lincoln, and two Lincoln fixed indexed annuity contracts are issued: a traditional IRA and a Roth.
- Matt has complete flexibility to convert the balance of the IRA to the Roth over time. This helps avoid too much tax burden in any given year, as well as the hassle of opening several contracts.
- His two contracts will come out of surrender on the same day.

A closer look at the details

This simplified process ensures you will only have two contracts and can keep your taxes under control, no matter how many partial conversions you make.

- Two traditional IRA contracts will be established. The second contract will then be converted to Roth IRA status. You will receive a notification letter, a Roth amendment, and a Roth IRA disclosure.
- Both contracts will have the same issue date.
- The entire premium is considered for the minimum and maximum premium requirements. The minimum amount converted to the Roth contract must be at least $5,000.
- The initial deposit amount for both contracts are combined to determine if they will be issued with high band rates ($100,000 or more) or low band rates (less than $100,000). Both contracts will be issued with the rates currently in-force.
- The two contracts will initially have the same account allocations, but each contract can be reallocated separately on the contract anniversary.
- Future partial conversions can be made at any time into the Roth contract. You can convert any amount at any time, with no subsequent premium limits.
- Note: The converted amount from the IRA contract counts against the 10% free withdrawal amount. It is not subject to any penalties and you can convert as much as you'd like.

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It's as easy as checking a box!

As you work with your financial professional, **make sure that the Roth IRA partial conversion box is checked on your application.**

Lincoln Financial®

Your tomorrow.
Our priority.®

Get easier access to Roth IRA benefits

An in-depth conversation with knowledgeable financial and tax professionals can help you determine if this strategy makes sense for your portfolio.

This material is intended for informational purposes and does not constitute investment advice or a recommendation.

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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A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

Lincoln fixed indexed annuities (contract form ICC1515-619 and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

This annuity does not participate directly in any stock or equity investment and does not include the purchase of shares of stock or an index. The indexed accounts use an outside market index as a benchmark for determining indexed account earnings. Any dividends paid on the stocks on which the index is based do not increase the annuity earnings. All payments and values provided by the contract, when based on performance of the indexed account, are not guaranteed to be equivalent to the benchmarking index. The composition of the index and the methodology used by the index to calculate its performance are not guaranteed and may be changed at any time by the index provider.

The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the Disclosure Statement and Fact Sheet, or contact your representative.

Income taxes are due upon withdrawal and if withdrawn before age 59½, an additional 10% federal tax may apply. Withdrawals and surrenders may be subject to surrender charges and a Market Value Adjustment.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax-qualified plan, since they are already afforded tax-deferred status.

Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

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