

Baby boomer wants personal engagement to feel confident in planning

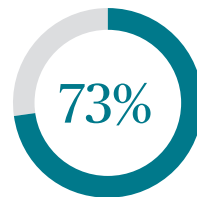


Employee

Meet Ruth, a baby boomer (62 years old) who likes to do things old school. She's thinking about retirement as a real option, as she's been an administrator at her alma mater for over 20 years. She's comfortable with the way she's always done things, so she appreciates meeting face-to-face and filling out paper forms that don't require a call to the Information Technology department.

Challenges

In a few short years, Ruth will be ready to retire. When she walks away, her focus will be on spending time with her kids and grandkids. And, as a widow, she doesn't want to add her own care to their stress. That's why she wants someone to make it simple: Will she have the income she needs in retirement to stay independent and do what she wants?



Nearly three-quarters (73%) of participants are interested in putting some or all of their workplace retirement plan savings into an investment option within their current plan that would guarantee monthly income for life in retirement. ¹

Solution

Ruth is enrolled in a Lincoln retirement plan, so she has access to financial professionals who can walk her through her available options to get where she wants to be. In addition to conversations about Social Security and Medicare and how her budget will look in retirement, Ruth is introduced to the idea of income solutions like *Lincoln PathBuilder Income*SM, which can set her up for guaranteed lifetime income, and an Income Base that protects her savings from volatility in case the market dips right as she's about to retire.

“Yes! I just wanted to sit down with someone who can explain this stuff to me in real terms. Now that I understand my options, I'm confident that I'm closer than ever to spending my retirement spoiling the grandkids.”



Speak with your Lincoln Financial representative to learn more about how [Lincoln PathBuilder IncomeSM](#) and [Lincoln retirement consultants](#) can help employees achieve their goals.

¹ Employee Benefit Research Institute and Greenwald & Associates, 2019 Retirement Confidence Survey, April 23, 2019.

Lincoln PathBuilder IncomeSM solutions are offered as a group variable annuity. Amounts contributed to the annuity contract are invested in the LVIP American Global Balanced Allocation Managed Risk Fund, a fund of funds with a balanced allocation. The guarantee is provided by a contract between the client/plan sponsor and Lincoln National Life Insurance Company that provides a plan participant with guaranteed annual retirement income.

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The target date is the approximate date when investors plan to retire or start withdrawing their money. Some target-date portfolios make no changes in asset allocation after the target date is reached; other target-date portfolios continue to make asset allocation changes following the target date. The principal value is not guaranteed at any time, including at the target date. An asset allocation strategy doesn't guarantee performance or protect against investment losses.

Investors are advised to consider carefully the investment objectives, risks, and charges and expenses of the group variable annuity and its underlying investment option before investing. The applicable variable annuity

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