

Do my clients need an annuity review?

Make sure your clients are on the right path

If your client purchased an annuity in the past, they may now have new investment objectives. They probably wanted the annuity as a source of income for retirement, but may now be more interested in deferring taxes or passing on wealth to their children.

We can help

Our complimentary annuity review will be completed in just 24 hours and requires no fees or commitments to Lincoln.

What we determine:



Are your clients paying too much for their current contract?

Finding the right solution could save them on the purchase of a new annuity as well as any enhancements they want to include.



Does the annuity still meet their investment objectives?

Clients may be paying for features that no longer match their financial goals.



Can they transfer their contract without penalty?

Using a 1035 exchange, clients may transfer their contract to a new annuity once the surrender period is over.

What we evaluate:

- Cost basis analysis
- Income benefit and death benefit details
- All costs, including weighted-average portfolio and M&E
- Morningstar® Annuity Intelligence profile
- Potential cost savings over a 20-year period

Okay, let's get started!

Our dedicated RIA annuity team is ready to review your client's contract to see if it still meets their objectives or recommend a new solution.

- 1. Contact your RIA regional consultant**
- 2. Send us a recent quarterly statement and a hypothetical investment allocation using our funds (optional)**



To learn more about our suite of commission-free solutions, visit our dedicated RIA website, LincolnRIA.com, or contact your Lincoln regional consultant at 877-533-5630 today.

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There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Not available in New York.

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