

Plan administration expertise

The Lincoln *LifeComp*® Suite

The Lincoln *LifeComp* Suite offers four employer-sponsored plans, funded with life insurance policies, that are designed to help companies retain and reward selected employees to help protect the business. *LifeComp* offers many potential advantages, including flexible levels of control, access to cash values, and potential tax savings.

We make the complex easy

Complex and time-consuming plan administration can be a major obstacle to implementation. That's why Lincoln does more than manage the underlying policies. We take the leading role in administering the plans. For more than 30 years, our patented system has given accountants, attorneys and other advisors the support services needed to appropriately monitor their clients' plans.

To start, *LifeComp* provides uniform plan documents that do not require custom drafting. Once the plans are in place, *LifeComp* oversees a complete accounting and plan administration package for a modest annual fee.

You'll enjoy

Accounting reports that give the employer exact entries for salary bonuses and employer equity

Year-end reports that allow the accountant to balance salary allocations and/or employer plan equity

Annual reevaluations that track the original plan's progress in terms of actual premiums paid, insurance costs incurred, and interest credited

Annual reproposals that recommend modifications to the plan based on changes in contribution amounts, insurance costs, interest credited, and/or plan objectives

Post-retirement services (optional) that help retired employees monitor policy values throughout the income period to help prevent adverse tax implications from a policy lapse

Save time. Make your plan administration easy. If you have any questions about specific designs and services, call 800-331-2760 or email us at LifeComp@LFD.com.

*U.S. Patent 7,877,303, "System for Tracking Relevant Interest of the Parties to an Insurance Policy."

Ask your advisor how Lincoln Wealth Protection Expertise and Lincoln *LifeComp* can help you with your business estate planning needs.

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| 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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LCN-1217916-060415

POD 11/15 **Z02**

Order code: LC-VALUE-FLI001



Important note: Nonqualified plans operate in a clearly defined but complex regulatory environment. Professional plan administration is critical. Lincoln Financial Group offers plan administration for certain forms of executive bonus plans, loan regime split-dollar plans, undivided interest plans, and endorsement split-dollar plans through the Lincoln *LifeComp* platform. Lincoln Financial Group maintains relationships with several third party administrators for elective deferral plans and supplemental executive retirement plans. These third party administrators are not affiliated with Lincoln Financial Group.

Important information:

Lincoln Financial Group has filed a patent on the Lincoln *LifeComp* system and its various programs, which include *LifeComp* ExecBonus, *LifeComp* DollarFlex, *LifeComp* DuoFlex, *LifeComp* FlexKey, *LifeComp* Private Estate Solutions, and *LifeComp* Private Value Access.

Lincoln life insurance policies 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.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

Lincoln *LifeComp* Suite is offered only by specially trained representatives of Lincoln.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products available may include market risk including possible loss of principal. Products, riders and features are subject to state availability. Limitations and exclusions may apply.