

# Discover the untapped potential of cash value life insurance

Life insurance can offer much more than death benefit protection. Certain cash value life insurance is designed to deliver a protection and performance that can help safeguard loved ones while seeking to boost the policy's value. This solution offers access to the cash value growth within the policy for whatever, whenever, throughout a lifetime.<sup>1</sup> Whether consumers are looking to supplement retirement; for unexpected expenses; to fund a college education; or take a dream vacation. The options are endless.

## What do consumers think about cash value life insurance?

**91%** of those surveyed who work with a financial professional want to learn more about tax-advantaged solutions<sup>2</sup>

**89%** of those surveyed who own cash value life insurance say they are "glad" they purchased cash value life insurance<sup>2</sup>

**88%** are interested in learning about solutions that offer growth opportunities<sup>3</sup>

## It's all about the core benefits. Performance-driven solutions can help you:



**Protect:** Your policy's death benefit will transfer income tax-free – and potentially estate tax-free – to your loved ones, maximizing your legacy and the value of your assets.



**Access:** You can use your cash value as an income tax-free financial resource for whatever you need, whenever you need it without a penalty or charge – provided the policy is not a modified endowment contract ("MEC").<sup>1</sup>



**Build:** The potential to accumulate cash value continues through life and offers tax-deferred growth potential.

Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)<sup>1</sup>. Estate and local taxes may apply. The death benefit would be reduced by any loans, withdrawals and benefits paid.

## Survey says...

The top financial concern for all Americans surveyed is to have enough money to retire comfortably.<sup>4</sup>



<sup>1</sup> Distributions are taken through loans and withdrawals, which reduce a policy's cash value and death benefit and may cause the policy to lapse. Loans are not considered income and are generally income tax-free. Withdrawals and surrenders are tax-free up to your cost basis, provided your policy is not a modified endowment contract (MEC). A MEC policy is one in which the life insurance limits exceed certain high levels of premium or the cumulative premium payments exceed certain amounts specified under the Internal Revenue Code. For policies that are MECs, distributions during the life of the insured, including loans, are first treated as taxable to the extent of income in the contract, and an additional 10% federal income tax may apply for withdrawals made prior to age 59½. <sup>2</sup> Lincoln Financial, Consumer Sentiment Tracker, February 2024. <sup>3</sup> Lincoln Financial, Consumer Sentiment Tracker, May 2024. <sup>4</sup> LIMRA, "2022 Insurance Barometer Study," <https://www.limra.com/en/research/research-abstracts-public/2022/2022-insurance-barometer-study/>.



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Our priority.™



### Think Lincoln for Life

Ready to add cash value life insurance to your plans? Set up time with your financial professional to learn more. Don't have one? No problem! [Click here](#) to get connected to one.

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

#### Important information

Note: Growth may not be guaranteed. Certain products may include market risk including possible loss of principal.

**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.

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With life insurance, it is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

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