



Dear [Prospect]:

Like many successful people, you probably are looking ahead. Not just toward retirement, but also toward the next generation — and the legacy you'd like to leave behind.

The assets that have helped you prepare for retirement, however, may not be the best instruments for your estate. Annuities, IRAs, Certificates of Deposit — all of these and more may be subject to income and estate taxes that can significantly erode the wealth that you've worked so hard to create.

If you have taxable assets you don't plan to use for retirement and emergencies — assets that you would like to leave to your beneficiaries — this may be a good time to reconsider your finances. Lincoln can help.

The *LifeLINC*® strategy involves selling some taxable assets not needed for retirement and using the after-tax proceeds to purchase life insurance. With the *LifeLINC* strategy in place, more of your assets can be directed where you want them to go — to your loved ones.

I can give you the details. In fact, I can even personalize the description with your own information, demonstrating the possible asset preservation that a *LifeLINC* strategy can provide versus your current asset mix. To learn more, simply return the enclosed card.

I look forward to talking with you about *LifeLINC* and why it may make sense for your estate planning.

Sincerely,

Lincoln Financial Group® representative

You should be aware that life insurance policies involve exclusions or limitations. Contact me for costs and complete details of coverage.

**Important disclosures. Please read.**

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