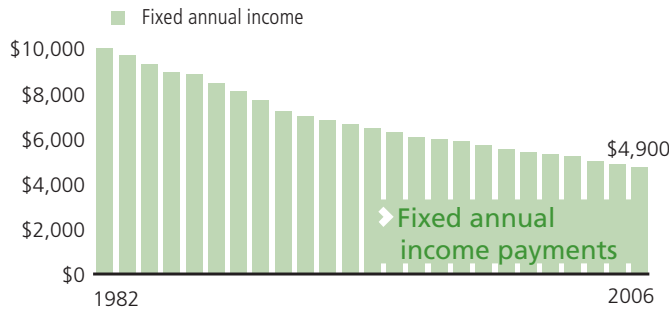


# Help keep your clients' purchasing power on track



Your clients depend on their retirement income to cover everyday expenses. As these expenses rise over time, their fixed annual income payments may not be enough to get them through tomorrow. The fact remains that inflation continually chips away at what a fixed income can buy.

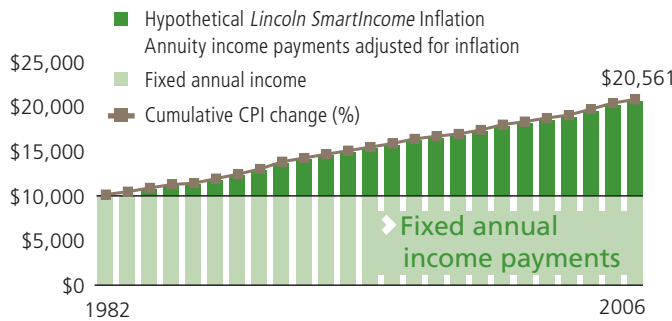
## Inflation's impact on the purchasing power of \$10,000 (as measured by the Consumer Price Index—Urban [CPI])



In just the last 25 years, from 1982 to 2006, the value of a dollar has decreased from \$1.00 to \$0.49.

If your clients are not prepared, their income may come up short.

## Lincoln SmartIncome<sup>SM</sup> Inflation Annuity, a single premium immediate annuity, provides lifetime income adjusted for inflation as measured by the CPI



In that same 25 years, a client's *SmartIncome* annual payment would have grown from \$10,000 to \$20,561. *Lincoln SmartIncome* Inflation Annuity **can help your clients' income keep pace with their expenses.**

Data source: CPI-U from the Bureau of Labor Statistics, U.S. government, August 2007.

Note: The product was not available for sale in 1982; this chart illustrates how payments hypothetically would have been adjusted over time had it been available.

Guarantees are backed by the claims-paying ability of the appropriate issuing company.

**For agent or broker use only. Not for use with the public.**

Contact your Lincoln representative for information on  
**Lincoln SmartIncome<sup>SM</sup> Inflation Annuity.**

**Bank Fixed Annuity Sales**

800-368-3968, option 3

bankfixedannuitysales@LFG.com

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

©2007 Lincoln National Corporation

[www.LFD.com](http://www.LFD.com)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN0711-2010340

FAX-0414-07 POD 12/07

Order code: FA-SI-CPI



**Important disclosures. Please read.**

*Lincoln SmartIncome<sup>SM</sup> Inflation Annuity* single premium immediate annuity (contract form 07-611, or state variation) is issued by The Lincoln National Life Insurance Company. **The Lincoln National Life Insurance Company is not authorized nor does it solicit business in the state of New York.** Contract may be referred to as "certificate" in certain states (certificate may not be available in all states). The certificate is a group annuity certificate issued under a group annuity contract issued by The Lincoln National Life Insurance Company to a group annuity trust. **Guarantees and contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

*Lincoln SmartIncome<sup>SM</sup> Inflation Annuity* contracts sold in New York (contract form 07-611NY) are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. **Guarantees and contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Product and features are subject to state availability. Limitations and exclusions may apply.

**This material was prepared to support the promotion and marketing of an insurance product. Lincoln Financial Group<sup>®</sup> affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state, or local tax penalties. You should consult your own independent advisor as to any tax, accounting, or legal statements made herein.**

**For agent or broker use only. Not for use with the public.**