

# Elevate your practice

## Next-level solutions for your business owner clients

For business owners, protecting the business from the death of a key employee, ensuring continuity, and recruiting and retaining talent are top priorities. So, when you deliver powerful planning tools – like life insurance – to help clients reach those goals, you set your practice apart. Lincoln can help.

### Lincoln Business Insurance Solutions (BIS)

Think of Lincoln BIS as your dedicated business life insurance sales partner, delivering the resources and expertise you need to solve for clients’ diverse needs. Then go a step further: You also get end-to-end support for your practice – from opportunity to sale and beyond.



#### IDENTIFY

Lincoln works with you to find an opportunity to recommend an insurance solution for your business owner client.



#### DESIGN

Lincoln works with you to design the case.



#### IMPLEMENT

Your client goes through underwriting, accepts an offer and purchases insurance.



#### ADMINISTER

Lincoln makes it easy to support and monitor the solution after the insurance is in-force.

### Support beyond the sale: *LifeComp*<sup>®</sup> Business Insurance Solutions

A key piece of the Lincoln BIS partnership is access to *LifeComp*<sup>®</sup> Business Insurance Solutions, a suite of plans built to tune into clients’ needs and deliver tailored strategies to help them succeed – all available on a streamlined administrative platform to help manage needs along the way.

Strategy	Solution
<b><i>LifeComp</i><sup>®</sup> Business Owned</b>	Corporate-owned life insurance with or without endorsement split dollar
<b><i>LifeComp</i><sup>®</sup> Split Dollar</b>	Loan regime split dollar with joint ownership endorsement
<b><i>LifeComp</i><sup>®</sup> Undivided Interest</b>	Policies with undivided interest, used for publicly traded and other entities subject to Sarbanes-Oxley tax treatment
<b><i>LifeComp</i><sup>®</sup> Executive Bonus</b>	Sec. 162 executive bonus with or without restricted endorsement
<b><i>LifeComp</i><sup>®</sup> Buy-Sell</b>	Cross-purchase endorsement split dollar

## Administration made easy, support made better

Because the value you provide to clients doesn't end at point of sale, neither should your support. These helpful resources, ongoing plan oversight, and management are all part of the package:



- Point-of-sale client presentations
- Business- and estate-focused plan designs
- Full plan documentation
- Comprehensive plan administration

## Feel good about doing business with Lincoln

Our deep understanding of businesses' financial risks provides a foundation for our partnership. Our legacy as a company and as a life insurance provider is what strengthens it – and that helps you stand out.

### Here's why you and your clients can be confident working with Lincoln:

- One of the industry's broadest portfolios of solutions helps owners protect their business investment and retain their competitive edge
- #1 provider of variable universal life insurance<sup>1</sup>
- Top 5 life insurance provider<sup>2</sup>
- Leading-edge underwriting solutions



Reach out to your Lincoln representative or the Lincoln Business Insurance team at [BusinessInsuranceSolutions@LFD.com](mailto:BusinessInsuranceSolutions@LFD.com) to learn more about next-level solutions with *LifeComp*<sup>®</sup>.

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

<sup>1</sup> LIMRA rankings as of 2017.

<sup>2</sup> LIMRA 4Q 2018 YTD U.S. Individual Life Insurance Sales Report.

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***LifeComp*<sup>®</sup> Business Insurance Solutions 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.

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