

Lincoln *LifeComp*® Endorsement Split Dollar Plan

Combining key person coverage with an employee benefit

Protecting the business, rewarding top talent

Executive benefits go hand in hand with strong compensation and retention strategies, helping clients avoid business disruption and recognize key employees' contributions, all in one package. That's why Lincoln Business Insurance Solutions delivers *LifeComp*® Endorsement Split Dollar Plans, which pair valuable life insurance benefits for employees with important business protection.

LifeComp® Endorsement Split Dollar has so many benefits

In an endorsement split-dollar life insurance arrangement, employer and employee purchase a policy, with a portion of the death benefit payable to the employee's beneficiary, while minimizing tax consequences to the employee.



1. It works for your clients' businesses.

- Helps manage the financial risk of a key employee's death through death benefit protection
- Delivers a cost-effective, tax-efficient way to accomplish business goals
- Provides a plan that is generally easy to implement and maintain



2. It works for key employees.

- Pays an income tax-free death benefit to beneficiaries
- Provides a cost-effective way to obtain survivor benefits and a possible source of supplemental retirement income
- Transfers to the employee, at the employer's choice, as additional compensation for continued service



3. It offers plan design options to fit clients' needs.

- Lets the employer control who participates
- Gives the employer full policy ownership, entitled to 100% of the cash value during the insured's lifetime
- Provides the potential for cost recovery



4. It streamlines plan administration and reporting.

Simplified, transparent plan management makes a difference.

- **Accounting reports** keep track of endorsements and report benefit costs.
- **Year-end reports** show precise balances for the company's fiscal or calendar tax year.
- **Optional post-retirement services** help retired employees monitor their withdrawals and loans.

Administration made easy with Lincoln LifeComp®

Get unique life insurance plan designs and comprehensive plan documentation and administration.

LifeComp® business insurance solutions help protect businesses and retain and reward key employees by balancing the benefits those employees want and the control employers need.



Learn how the *LifeComp®* Endorsement Split Dollar Plan can benefit your clients' business. Contact your Lincoln representative today.

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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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.

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