

Baby boomer wants personal engagement to feel confident in planning

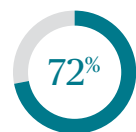


Employee

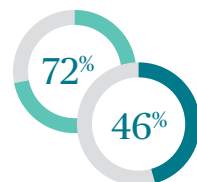
Meet Ruth, a baby boomer (62 years old) who likes to do things old school. She's thinking about retirement as a real option, as she's been an administrator at her alma mater for over 20 years. She's comfortable with the way she's always done things, so she appreciates meeting face to face and filling out paper forms that don't require a call to the Information Technology department.

Challenges

In a few short years, Ruth will be ready to retire. When she walks away, her focus will be on spending time with her kids and grandkids. And, as a widow, she doesn't want to add her own care to their stress. That's why she wants someone to make it simple: Will she have the income she needs in retirement to stay independent and do what she wants?



72% of participants surveyed would be interested in increasing their contribution if guaranteed income were offered.¹



72% of participants are at least somewhat interested in a guaranteed income option within their retirement plan while **46%** are highly interested.¹

Solution

Ruth is enrolled in a Lincoln retirement plan, so she has access to financial professionals who can walk her through her available options to get where she wants to be. In addition to conversations about Social Security and Medicare and how her budget will look in retirement, Ruth is introduced to the idea of income solutions like *Lincoln PathBuilder Income*[®], which can set her up for guaranteed lifetime income and an income base that protects her savings from volatility in case the market dips right as she's about to retire.

“Yes! I just wanted to sit down with someone who can explain this stuff to me in real terms. Now that I understand my options, I'm confident that I'm closer than ever to spending my retirement spoiling the grandkids.”



Speak with your Lincoln Financial representative to learn more about how the [Lincoln PathBuilder Income](#) option and [Lincoln retirement consultants](#) can help employees achieve their goals.

Lincoln PathBuilder Income® solutions are offered as a group variable annuity. Amounts contributed to the annuity contract are invested in the LVIP American Global Balanced Allocation Managed Risk Fund, a fund of funds with a balanced allocation. The guarantee is provided by a contract between the client/plan sponsor and Lincoln National Life Insurance Company that provides a plan participant with guaranteed annual retirement income.

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