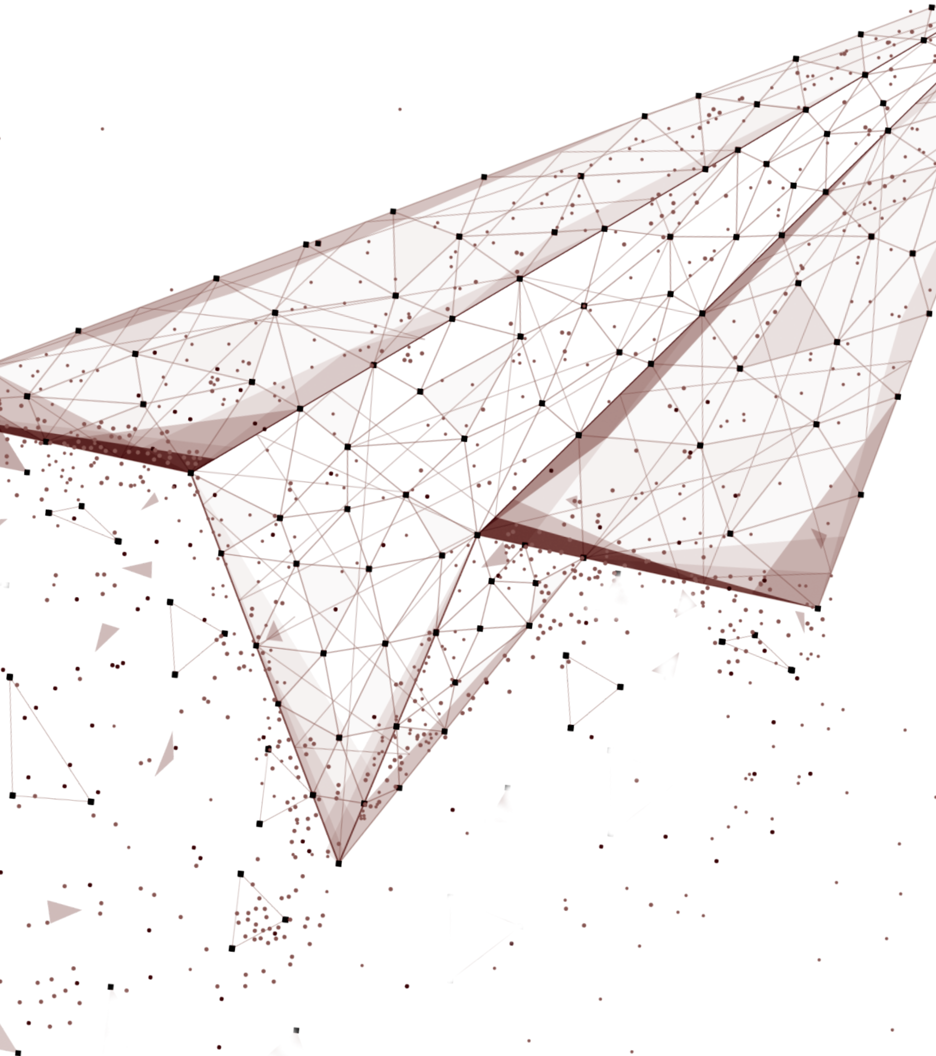
The Support to Grow a Business
and Leave a Legacy

Lincoln for Life



Leadership

Energy +
NEW IDEAS +
Enthusiasm

Lincoln for Life

The support to grow a business and leave a legacy.

As financial advisors, we know there are very few certainties in life. With our clients, we make predictions, not promises, and offer informed advice, never guarantees. All we can do is prepare for tomorrow using the best information we have available today. No shortcuts, no tricks. Just good planning.

At Lincoln Financial, we believe the same rules apply to our advisors. Whether you're just starting out or ready to wind down, we know you are managing constant uncertainty. Through the Lincoln for Life program, we give you the support you need to grow a business, and, eventually, leave a legacy. Because the only thing you know for sure, is you.

You'll find our core values of serving first, last, and always at work in Lincoln for Life. We believe leadership is defined by energy, new ideas, enthusiasm. We are committed to collaboration, productivity, mentorship, and profitability. And we scale with team spirit. That's our culture.

We hope you'll choose to make our team, your family by joining Lincoln Financial.

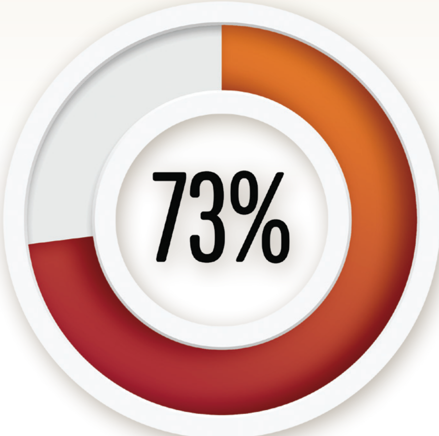
Teams Make a Difference

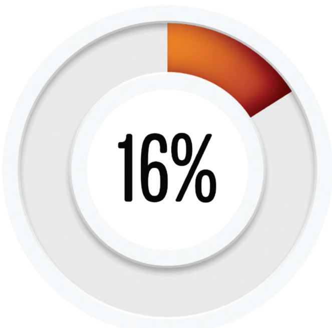
Our best advisors understand the value of creating and growing teams. Today, 62% of the Advisor Based Sales Division* (ABS) Advisors are part of a team, as compared to just 43% four years ago.

*As of September 2019

Advisor Retention

Lincoln Financial has a 73% advisor retention for new advisors hired to established teams vs. 41% not on a team.





Industry Average

According to UMRA 2017 the industry average for advisor retention is just 16%.

Lincoln Start Strong

Helping new advisors start strong and stay strong

Preparing for the future is a big job – more than anyone can do alone. That's why people hire financial advisors. They want someone on their team who will guide, educate, and support them on their journey. But who supports the advisors?

The Lincoln for Life program was created to help new advisors start strong – and stay strong. Access to existing markets of clients. Mentorship from experienced advisors. Support staff, marketing resources, and technology. This is how we set up you for a lifetime of success. You bring the energy, the new ideas, and the enthusiasm. We'll give you the confidence to serve.

Career Path

Opportunity to own your business, build lasting relationships with your clients, and reap the benefits of your work when you choose to sell, on your terms.

Mentorship & Peer Support

Full professional development package, including coaching from experienced advisors, study groups with other new advisors, and customized training to boost your business growth rates and production.

Market Access

Access to an existing pool of clients you can approach immediately and hands-on team support as you perfect the art of cultivating and landing new accounts.

Recurring Revenue

Income that grows as you grow with no need to start from scratch every year.

Investing in You

Financial incentives and rewards to boost your early revenue potential, including forgivable loans up to $36K and marketing opportunity plans, up to 80% payouts.

How much is a lifetime of heart and hard work really worth?

Maybe more than you know!

Lincoln Legacy

Go out on top. Your terms. Your time.

You've built a career helping other people prepare for the future. Call it a job, or a labor of love. It's a massive responsibility full of rewards and challenges, perhaps none bigger than choosing when – and how – to put yourself first.

We all want to go out on top. The Lincoln for Life Legacy program is here to help you finish as strong as you started. That means charting a succession plan that maximizes the value of your business, while leaving your clients in the best possible hands. We'll reduce the stress of finding and vetting a buyer on a timetable that suits your life. Let us help you. You've earned it.

You're worth it. Maybe more than you know.

You memorize the market value of every stock and bond in your portfolio. You know the price point for your home, your car, and the baseball card collection in the shoe box under your bed. But, what about your business? How much is a lifetime of heart and hard work really worth? Don't sell yourself short. Let Lincoln Financial help you assess the true value of your business.

Your business is a perishable good.

The trust you've earned with your clients. The wealth you've helped them build. The team you've assembled in your office. Of all the assets adding value to your business over time, the most important might be your good name. And the more you put into it, the more you'll get out if it. What happens when you're ready to give less – and get more? Slowing down without a plan could diminish returns on your great asset – you. Let Lincoln Financial help you go out on top, on your terms, on your time.

Flexible Succession Model

Lincoln works with you to set the terms of your transition and to define the role you want to play in your business - including your workload and hours per week.

Qualified Buyer Matching

Lincoln engages experts to help you assess the market value of your business and evaluate potential buyers so you maximize ROI on your own hard work. You can choose to sell your entire business or just a portion of it.

Smooth Client Transition Experience

Lincoln ensures all stakeholders have clear roles and the training and support they need to help your business continue to grow. This means five-star service – and peace of mind – for you and your clients.

Lincoln for Life

The Lincoln Financial team is here for you – and your clients – for life. While markets may change, our values never do. When we grow a business, we grow a family. That's our promise. Trust us with your legacy. And put yourself first, at last.

Lincoln
Financial Advisors®

A member of Lincoln Financial Group

3000 Executive Parkway, Ste. 400
PO Box 5154
San Ramon, CA 94583

T: (925) 659-0203

Find out more at:
www.lfa-abs.com