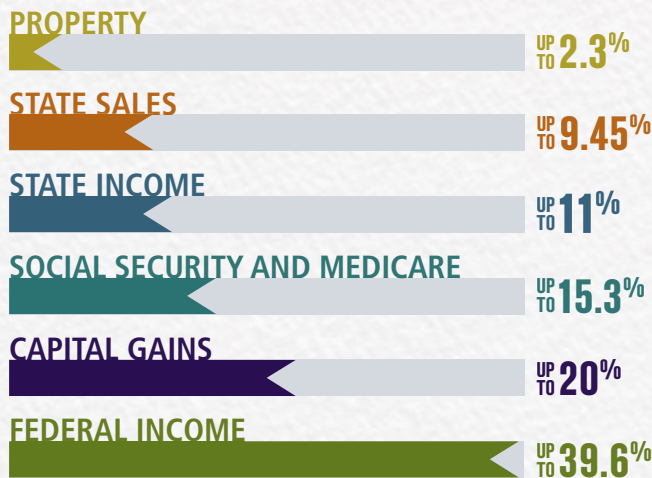


# Taxes: Control what you can

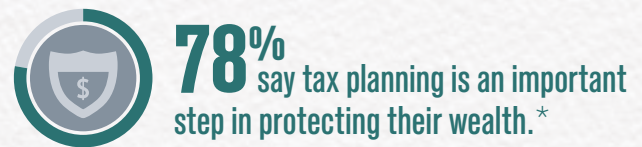
## It's a fact of life — taxes eat away your wealth at many levels

Tax day comes every year, but that doesn't mean you've gotten used to the bite of taxes—or its long-term impact on your wealth. Consumers we spoke to are more concerned about taxes and the hit to their retirement savings than they are about paying monthly bills, paying their rent or mortgage, or paying off debt.\* Take a look at some tax facts to see where your money goes. Then consult an advisor to learn more about tax-management strategies that can help you invest more of what you earn.

### Which taxes eat your wealth?



### Taxes sting...but are you taking action?



### Find the opportunity in tax management



Talk to your advisor to learn about strategies that can help protect your wealth from the impact of taxes.

\* Lincoln Financial Group and Hanover Research, "Managing Long-Term Care Risk Survey," October 2014; <http://newsroom.lfg.com/wealth-protection-expertise>.

\*\* Lincoln Financial Group and The Pert Group, Omnibus Survey, April 2015; "higher-earning" refers to respondents with more than \$150,000 in annual household income.

† Lincoln Financial Group, "M.O.O.D. of America Survey, 2015"; among consumers with an advisor.

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

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

©2016 Lincoln National Corporation

[LincolnFinancial.com](http://LincolnFinancial.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.

LCN-1429628-022616

POD 3/16 **Z01**

**Order code: LFD-INFO-FLI001**



Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent advisor as to any tax, accounting or legal statements made herein.

Affiliated companies include broker-dealer/distributor Lincoln Financial Distributors, Inc., Radnor, PA, and insurance issuers The Lincoln National Life Insurance Company, Fort Wayne, IN, and Lincoln Life & Annuity Company of New York, Syracuse, NY.