

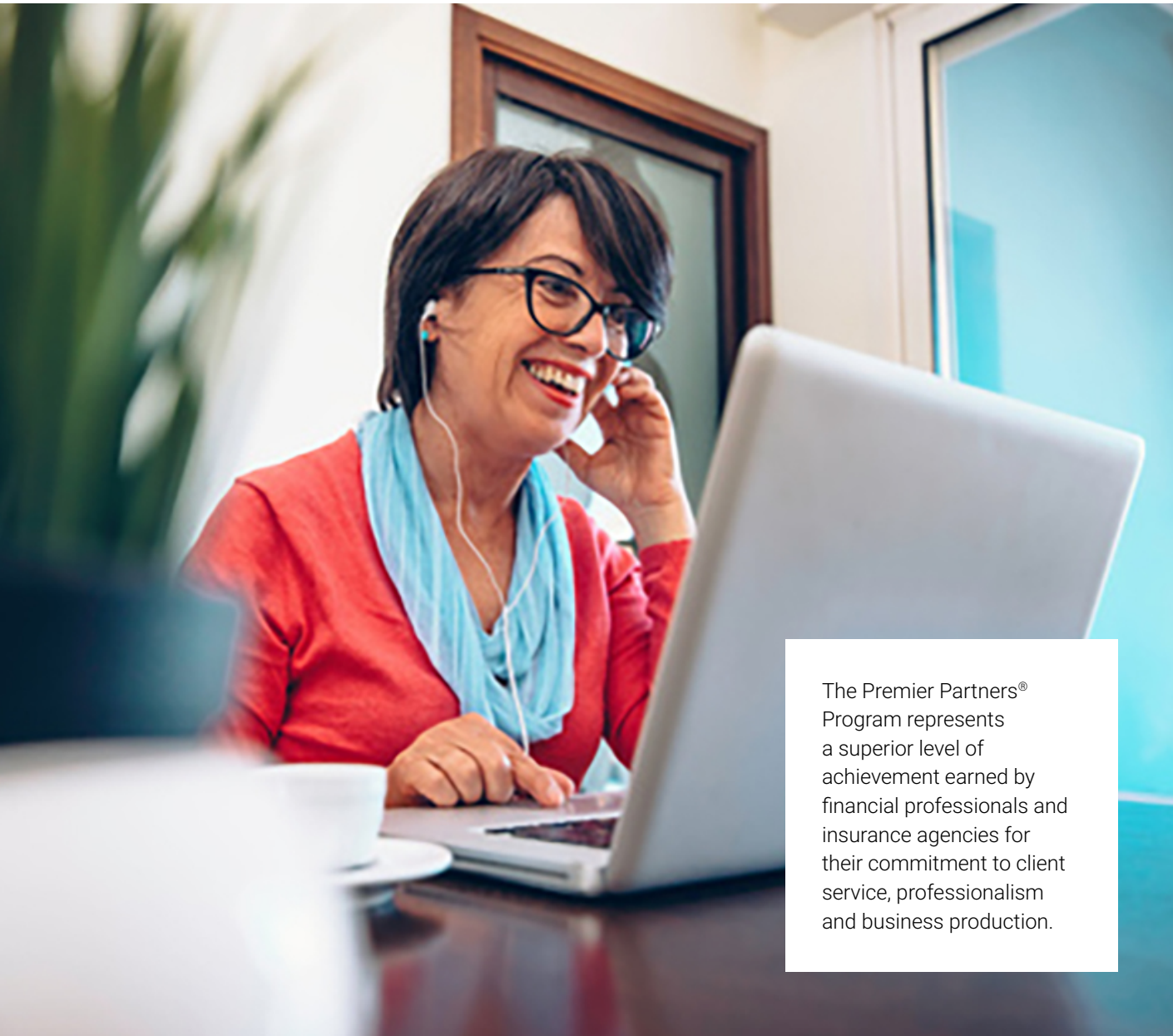
Be Exceptional

Class of 2024 MGA Benefits

Financial Professional Overview



Qualification based on 2023 production.



The Premier Partners® Program represents a superior level of achievement earned by financial professionals and insurance agencies for their commitment to client service, professionalism and business production.

Table of contents

1. Our history

A look at the evolution of Premier Partners up through present day

2. Qualification levels

Know your achievement level – Silver, Gold, Platinum or Diamond

3. Recognition trip

Annual trip designed to acknowledge and reward dedication, service and success

4. Product qualifications

Business line products under consideration for qualification in the program

5. Rewards and recognition

Celebrating those who make extraordinary contributions to the business and their clients

Our history

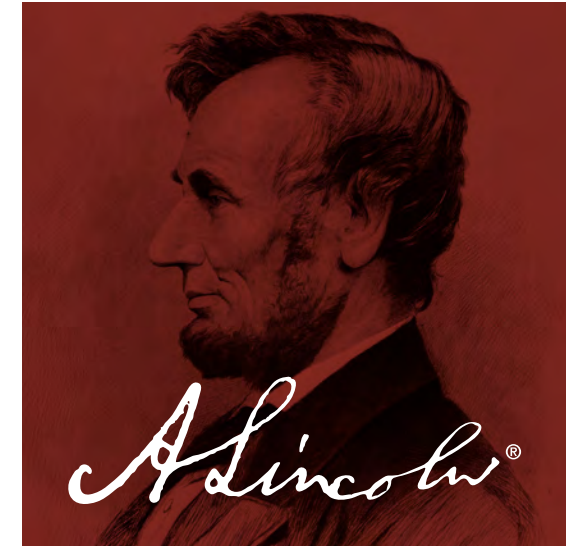
The Premier Partners® Program

For well over a century, Lincoln's trusted insurance agencies and financial professionals have helped clients navigate their financial futures, providing guidance and support when clients need it most. Our insurance agencies and financial professionals do so much for their clients, and it's important that we acknowledge and reward that.

Our Premier Partners Program is an extension of Lincoln's unwavering commitment to exceptional service, and a way to highlight the accomplishments of those individuals who continually demonstrate a dedication to their clients and their business.

The annual tiered qualification status rewards Premier Partners with access to concierge support and services that foster professional development, help cultivate relationships with other Premier Partners, and showcase recognition status across the firm.

Founded in 1999, the Premier Partners Program was established to acknowledge the commitment and service top insurance agencies and financial professionals have provided to their businesses, clients and community. Throughout the years, the program has continued to evolve to ensure recognition and support remains a top-of-the-line experience for our dedicated financial professionals.



Fast forward to today

The Premier Partners Program has grown tremendously, and Lincoln is excited to introduce an enhanced and revitalized state to the program. You spoke, and we heard you. We've gone back to the drawing board to enhance the key parts of the Premier Partners Program that mean the most to you. With amplified qualification packages, top-tier services and support, and quality rewards and recognition programs, Lincoln remains as dedicated to you as you are to Lincoln. **Our focus is on you.**



Priority services

Receive priority and expedited responsiveness for your business needs.



Recognition and rewards

Acknowledge your success and dedication through loyalty programs and honors trip.



Education and training

Access development resources that align to your business model.



Knowledge network

Receive regular communications about timely value-add resources and programs.

Qualification levels

Financial professionals — Net PAP-R¹

			
Diamond²	Platinum²	Gold	Silver³
\$1 million	\$625,000	\$350,000	\$200,000

Recognition trip

A key part of our program is the annual recognition trip designed to acknowledge and award the dedication and success of our Premier Partners. As an update, we have streamlined the naming and requirements that need to be met in order to qualify for the annual recognition trip. The MGA Convention trip will provide our exceptional partners an experience that not only reinforces our appreciation and commitment to them, but also fosters a sense of family and community.^{4,5}

Note: Qualification for recognition trip starts at \$200,000/Silver level.





Product qualifications

This is a list of Lincoln products considered for qualification.

- Fixed annuities
- Fixed indexed annuities
- Fixed life
- *MoneyGuard® – MoneyGuard Fixed Advantage® / MoneyGuard Market Advantage® (MoneyGuard Market Advantage qualifies for service benefit level only)*
- VUL (Qualifies for service benefit level only)





Net PAP-R qualifying products

- **Lincoln fixed life** – 100% of paid annualized target premium plus 5% of paid excess premium
- **Lincoln fixed *MoneyGuard®* products** – 15% of total planned premium
- **Lincoln fixed and indexed annuities** – 5% of paid premium

Benefit packages

Service benefits

QUALIFICATION LEVELS

 Diamond
  Platinum
  Gold
  Silver

Web design and development

Engage with a third-party vendor digital architect to help you create an engaging and informative online footprint.



Diamond, Platinum, and Gold levels

Executive service center (Life and MoneyGuard® customer service)

Contact a team of tenured professionals who can assist with life in-force policy needs and help with resolving complex issues.



All levels

Competitive services

Priority service in providing an objective-based analysis specific to your customer's life insurance needs whenever you are up against another carrier's life product.



All levels

Premier Partners® concierge desk

One-stop resource for all your Premier Partners benefits and enrollment questions. The team serves as a resource for all benefits.



All levels

Underwriting/new business priority service

Rely on a dedicated leading-edge underwriting team who will prioritize cases with the speed and attention you and your clients need.



All levels

Life Advanced Sales Team

Industry-leading life insurance intelligence support through competitive case analysis, product positioning and Lincoln Life portfolio training, with an emphasis on complex, high-profile cases that require advanced competitive intelligence solutions.



All levels

Annuity/Life/MoneyGuard® in-force processing

Contact a team of tenured professionals who will handle your in-force transaction requests.



All levels

Executive service center (Annuity)

A team of tenured processing professionals who will handle your in-force transaction requests.







All levels



Benefit packages

Financial benefits

QUALIFICATION LEVELS

 Diamond  Platinum  Gold  Silver

Value add insights and programs

Access on-demand resources spanning market insights, practice management tools and CE seminars to enhance your knowledge and grow your practice.

   
All levels

Deferred compensation program

Defer up to 80% of your commission as part of your personal retirement program on certain proprietary sales and gross dealer concessions.⁶

   
All levels

Rewards and recognition

Celebrate those who have made extraordinary contributions to the business and their clients.



Milestone Service Anniversary

Recognition and celebration of 25th and 50th milestone anniversaries.



First-time Qualifier Recognition

High-touch connections for first-time qualifiers within the Premier Partners® Program.



Contribution Recognition

Celebrate the exceptional contributions of individuals across the Premier Partners Program.



A trusted partnership

Whether you're a future or a tenured Premier Partner, thank you for trusting Lincoln Financial with your business. Lincoln remains as dedicated to you as you are to Lincoln.



Have questions? Reach out to the Premier Partners® Concierge Desk at 866-867-8437, opt. 7, or via email, PPM@LFG.com.

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

¹ Net PAP-R includes enterprise life, fixed *MoneyGuard*®, fixed annuities, plus VUL placed through Lincoln.

² An individual Premier Partner qualifies for a level by achieving the noted production minimum.

³ Service only.

⁴ For purposes of 2024 Convention qualification, New York business is excluded from net PAP-R.

Producers who are registered with an outside broker-dealer must qualify based on Lincoln fixed life, fixed *MoneyGuard*® and Lincoln fixed annuity production. Under certain circumstances, the producer may have to obtain permission from their broker-dealer to receive benefits, and compensation may be paid through the broker-dealer.

Producers who are not registered must qualify based on Lincoln fixed life and fixed *MoneyGuard*® funded by nonqualified assets and Lincoln fixed indexed annuity production only.

New York business, regardless of broker-dealer affiliation, does not count toward qualification for Convention and Premier Partners® noncash benefits.

All business must be placed in-force during the qualification period from January 1, 2023, through December 31, 2023. New producers who are appointed after April 1, 2023, can qualify for the 2024 Convention with \$126,500 of net PAP-R between April 1 and December 31, 2023. Attendance at the 2024 trip is by invitation only and is nontransferable. Qualifiers must meet the stated qualification requirements, hold a current contract, and be in good standing with Lincoln Financial Group at the time of the trip.

⁵ All New York business is excluded for noncash Premier Partners® benefits. Partners who are registered with an outside broker-dealer must qualify for noncash benefits based on Lincoln fixed life, fixed *MoneyGuard*® and Lincoln fixed/fixed indexed annuity production. Lincoln VUL sold through an outside broker-dealer can be used to qualify for Premier Partners® benefits that are not subject to the noncash rules. Under certain circumstances, the producer may have to obtain permission from their broker-dealer to receive benefits, and compensation may be paid through the broker-dealer.

⁶ The Deferred Compensation Program is administered by a third-party vendor, and the Company reserves the right to amend or terminate the Plan at any time. Participants who are statutory employees will have FICA taxes applied at the time of the deferral. To be eligible for enrollment in the 2024 Program, participants must meet Premier Partner production requirements with a rolling 12 net PAP-R or combined net PAP-R + GDC (if registered with LFS) from 10/1/2022 – 9/30/2023 at the Silver level or above.

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