Income Positioning[SM] System Worksheet

Lincoln Financial Group®

Client information

Married ☐ Yes ☐ No

	First name*	MI	Last name*	Date of birth*
Client				
Spouse				

	First name*	MI	Last name*	Date of birth*	Relationship*
Dependents					

Assumptions

Retirement assumptions	Client	Spouse	
Retirement age			Notes:
Life expectancy			
Legacy	$		☐ In today's dollars ☐ In projected dollars

Assets

Financial assets

Type	Description	Market value	Annual contribution	Cost basis
Qualified (401k, 403B, SEP, etc.)		$	$	$
Tax-deferred (annuities)		$	$	$
Taxable (investment accounts, checking, savings, etc.)		$	$	$
Tax-advantaged (Roth IRA, 529 plans, etc.)		$	$	$
Other		$	$	$

Other assets

Type	Description	Current value	Cost basis	Year of sale
Housing		$	$	
Personal assets		$	$	
Other		$	$	

Liabilities

Type	Description	Outstanding balance*	Monthly payment*
Mortgage		$	$
Auto loan		$	$
Credit card		$	$
Other		$	$

Incomes

Preretirement income

Owner	Type	Annual income	Start	End
Client	Earned income	$		
Spouse	Earned income	$		

Retirement income

Owner	Type	Annual income	Start	End
Client	Earned income during retirement	$		
Spouse	Earned income during retirement	$		
Client	Pension income	$		
Spouse	Pension income	$		

Expenses

Needs expenses

Type	Monthly expense	Start	End	Notes:
Utility	$			
Housing	$			
Food	$			
Healthcare	$			
Transportation	$			
Clothing	$			
Other	$			

Wants expenses

Type	Monthly expense	Start	End	Notes:
Travel and recreation	$			
Entertainment	$			
Other	$			

A tradition of integrity

At Lincoln Financial Group, we have a 100-year heritage of helping people find solutions to their financial challenges—with the same honesty, integrity, and responsibility that you'd expect from our namesake. It's a legacy that we proudly and respectfully continue each day.
We believe our continued commitment to strength and stability is indispensable to who we are and critical to your confidence in us.
We pride ourselves on being able to identify and deliver sophisticated financial strategies and product solutions for the creation, protection, and enjoyment of wealth. We are committed to helping clients redefine their retirement because we don't believe retirement is an end—it's an opportunity for everyone to start doing what they were meant for all along.

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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LCN0906-2031051
LFG-GEN-09-0027
LFG-IPS-BRC196_Z02
POD 8/09 **Z02**
Order Code: LFG-IPS-BRC196

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