

## Working with professionals? There's a way to unlock the value of their accounts receivable

### How an Accounts Receivable program works

The key to an Accounts Receivable program is a bank loan that uses the accounts receivable as collateral. With the loan proceeds, your client can purchase the life insurance necessary for retirement or estate planning. Upon retirement, the loan is paid back from the accounts receivable. Note that loans and withdrawals reduce the policy's cash value and death benefit, and may affect guarantees, cause policy lapse, or have tax consequences.

Among your clients, you may have a special group that presents a unique challenge. They're doctors, lawyers, and accountants. Or consultants, advisors, and service providers. Whatever their profession, they share a common dilemma: Much of their wealth may be locked in their accounts receivable.

Fortunately, Lincoln offers access to Accounts Receivable strategies that help your clients leverage their current balances to purchase the life insurance they need for retirement and estate planning.

### Significant advantages for you and your clients

Accounts Receivable programs represent an effective opportunity to add more policies to your book—policies that might otherwise have been impossible to secure.

These programs—funded by life insurance—can help professionals:

- Accumulate life insurance cash values in a tax-advantaged manner
- Supplement retirement, income tax-free, as long as the policy is not surrendered or does not lapse
- Provide income tax-free death benefits to beneficiaries
- Shelter accounts receivable from creditor claims in many states

You may download our brochure, and find more support for selling life insurance through the Accounts Receivable program on our Web site, [www.LFD.com](http://www.LFD.com). To order additional copies of the brochure (Order code: AR-BR), please contact your Lincoln representative or call the appropriate number below.

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877 533-0114

**National and Regional  
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LFD0704-1123  
LIF-1958-06 SW 10/07  
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**Important disclosures. Please read.**

Only a fixed life insurance policy is allowed for use in the Accounts Receivable programs.

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