

# 'Solo' Doesn't Mean You Have to Go it Alone

TAX-SHELTERED ACCOUNT



## EZ-K makes saving simple for self-employed individuals.

While being your own boss has many advantages, your business' success is based solely on your effort. If your focus is on growing your business today, who is growing your savings for your future?

Lincoln Investment's EZ-K One Participant Plan provides you with a 401(k) plan that is built on our RetirementSOLUTIONS platform.

If you are a business owner, partner, or the spouse of a business owner/partner, utilize EZ-K to help grow your savings.

### Take advantage of the benefits of a 401(k):

- » Contribution limits typically higher than other types of retirement plans.
- » Tax-deferred growth.
- » Tax-deductible contributions.
- » Discretionary contributions.
- » Pre-tax deferral contributions.
- » Rollovers accepted.

### Enjoy the features of Retirement Solutions and Retirement Solutions Premier:

- » Diversify Your Investments\* — Solutions can meet your unique needs by offering you choices. Customize your investment portfolio with a menu of over 3,000 investment options from over 100 fund families.
- » Help reduce Investment Risk — You can add Asset Management services to your Solutions account. Choose from eight well-known investment strategists and have your account actively managed and automatically rebalanced based on the strategy of your choice.
- » Help is Always Available — You'll receive ongoing, personalized counseling and objective advice from a Lincoln Investment financial professional.

*EZ-K is not available for business owners who employ others, including their children. This plan may not be appropriate for owners of multiple businesses that are part of a controlled group or affiliated service group or for owners considering hiring employees. The business owner may contribute to EZ-K as both employer and employee. If plan assets exceed \$250,000, IRS Form 5500-EZ must be filed by you or your accountant. Prior to rolling over assets from an employer-sponsored retirement plan, it's important that you understand your options and do a full comparison on the differences in the guarantees and protections offered by each respective type of account as well as the differences in liquidity/loans, types of investments, fees and any potential penalties.*

*\*Diversification does not guarantee a profit or protect against a loss.*

**LINCOLN**  
INVESTMENT



**Eric R. Paradis**