

# Your Retirement, Your Choice!

Understanding the complex retirement plans in your district

TAX-SHELTERED  
& ROTH  
ACCOUNTS



## Annuity or Mutual Fund — Which is Right for You?

As an employee of a public school or non-profit organization, you are eligible to participate in a retirement savings plan known as a 403(b). With most plans, you can choose to invest your 403(b) contribution in either an insurance company annuity or mutual fund. In addition, within your district's plan there is a very long list of companies to choose from — but how do you choose which one is right for you?

## Lean on Lincoln Investment

To start, let's sort out the important differences between annuity and mutual fund options, including:

- » Fees & expenses
- » Surrender charges
- » Investment choices
- » History/performance
- » Risk Management strategies
- » Withdrawal Options

As a fiduciary, I'm legally obligated to act in your best interest. If you're looking for financial education and not being sold a product, contact me. If you've already signed up for a 403(b) but are unsure of your progress, reach out. I can review your plan and provide honest guidance for a secure retirement.

*The Retirement Solutions Premier professionally managed portfolios are offered as part of a discretionary advisory service. Lincoln Investment will assess an annual advisory fee based on the value of assets in your advisory account(s). Additional information regarding Lincoln Investment's investment advisory fees can be found in the firm's Form ADV 2A & Appendix I, which is available upon request. Not all funds within a fund company may be available to you. Fund availability is subject to prospectus and fund family limitations, such as minimum account size and purchase restrictions to new investors as well as short-term trading and low balance fees. Please check the fund prospectus and carefully consider the investment objectives, charges, expenses, and risks of the investment company before investing. A variable annuity is an insurance contract which offers three basic features: (1) annuity payout options that can provide guaranteed income for life; (2) a death benefit; and (3) tax-deferred treatment of earnings. The value of the separate account of variable annuities is not guaranteed and will fluctuate in response to market changes and other factors. Variable annuities are designed to be long-term investments and early withdrawals may be subject to tax penalties and charges. Payments of guaranteed income are contingent upon the claims-paying ability of the issuing insurance company. The ability for the insurance company to meet these obligations to policyholders are subject to sufficient capital, liquidity, cash flow and other resources of the insurance company.*

## Retirement Solutions Premier

An independent mutual fund platform for 403(b) retirement savings. With access to over 120 professionally managed asset portfolios and over 3,000 mutual funds from about 130 well respected fund families including:

- Blackrock
- Capital Group®, American Funds®
- Fidelity Investments
- Franklin Templeton
- Eaton Vance Investment Managers
- Invesco
- The Hartford
- MFS Investment Management
- Morgan Stanley
- PIMCO
- T. Rowe Price
- Thrivent
- Vanguard

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