

income<sup>®</sup>  
AMERICA

Retirement Income. Guaranteed.





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## A more certain financial future, guaranteed.

You've spent your entire career working and saving for your future. As you watch the market fluctuate, you may be wondering: "Will my savings last as long as my retirement does?"

We get it—and that's why we developed a revolutionary solution: Income America™ 5ForLife, a series of target date portfolios that provide guaranteed lifetime income. The market may go up and down, but with Income America 5ForLife, a lifetime income guarantee of 5% per year, beginning at age 65, is built into the portfolios—offering protection against market uncertainty during retirement.

Guarantees are subject to the claims-paying ability of the issuing companies.

1 | Income that lasts as long as your retirement.



# The 5ForLife ADVANTAGE

- 1 GUARANTEED**

Enjoy knowing that all of your contributions and any market growth up to age 65 will be used to create a 5% annual guaranteed income for life. There's also a joint option available to help you and your spouse plan for the future together.
- 2 DIVERSIFIED**

Designed to take advantage of multiple asset classes and funds, Income America 5ForLife allows you to benefit from the market's upside while retaining the assurance of guaranteed income.
- 3 AFFORDABLE**

Thanks to your employer, you have access to the affordable fee structure offered with the Income America 5ForLife solution.
- 4 FLEXIBLE**

If you change your mind, you can transfer your money to another investment, with no surrender fees or penalties. You can also roll over your Income America 5ForLife balance to another retirement plan that offers Income America 5ForLife, or to an IRA that offers a similar option, and retain the income guarantee.
- 5 SIMPLE**

It's as easy as investing in a typical target date fund, but with the promise of income for life.

**Important information:** The income guarantee is based on the income base at age 65, which is set to the greater of your market value or your contributions (less withdrawals) to date. The market value of your account is never guaranteed and fluctuates based on investment performance. While you can withdraw the market value of your account at any time without any fees or penalties, doing so will cause you to lose the income guarantee. Your income base is never available for withdrawal, but is only used for calculating your income.

You will be able to elect to receive income any time after age 65. If you elect the joint option, your payout will be lower than 5%, depending on your age and your spouse's age. If you withdraw more than the guaranteed annual income in any year, your income base and future guaranteed annual income will decrease. However, if your required minimum distribution exceeds your guaranteed income amount, your income base will not be affected and your payments will not be lowered.

You may be able to roll over your balance to another retirement plan that offers Income America 5ForLife and retain the income guarantee, or to an IRA or plan that offers an option to retain the income benefit base and payout rate; however, the retirement plan or issuing insurer's IRA solution may have different investments, fees, and other features. Income America 5ForLife is a series of target date portfolios held in a collective investment trust. Guarantees are subject to the claims-paying ability of the issuing companies.



# HOW IT WORKS

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## Meet Janet

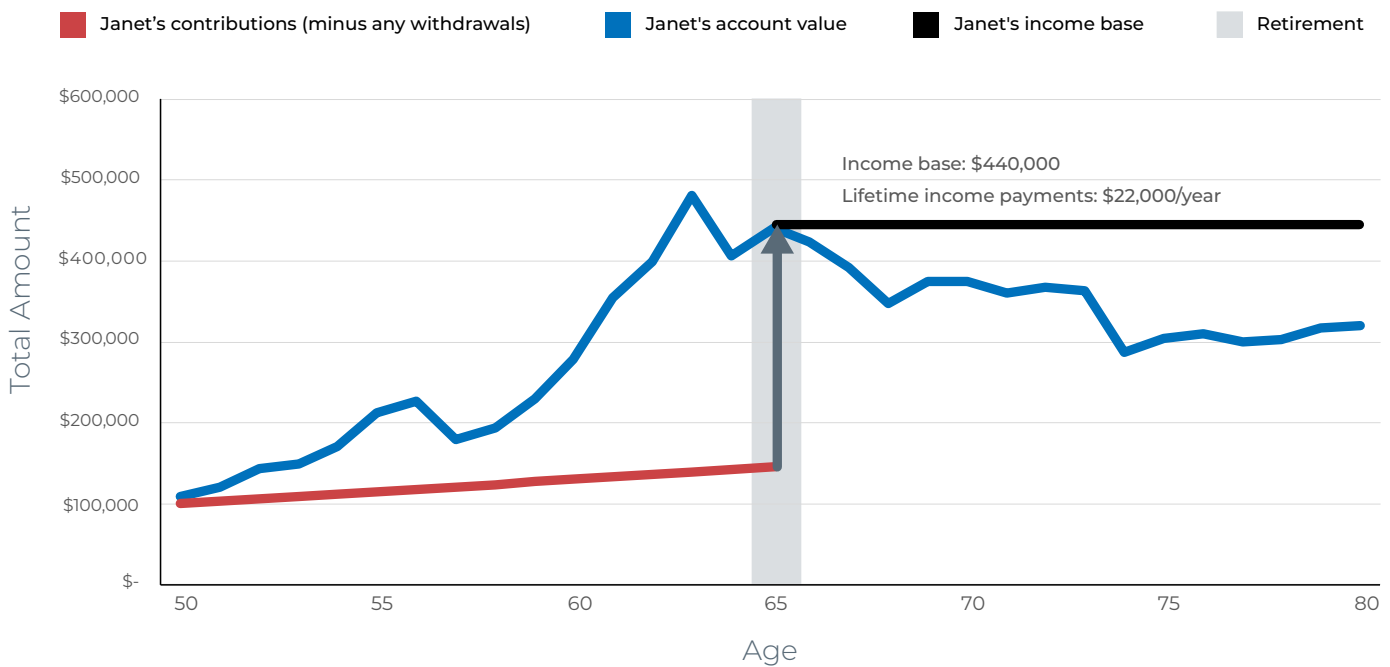
No matter where she's worked, Janet has participated in her employer's retirement plan. And over the course of more than two decades, she stayed invested for the long term, watching her account rise and fall with the markets. But now that she's getting closer to retirement, Janet wants to minimize her risk and secure a predictable stream of income for retirement—money that she can't outlive.

To help meet these goals, she selects Income America 5ForLife, which provides guaranteed lifetime income. At age 50, Janet moves her \$100,000 balance into an Income America 5ForLife portfolio and contributes an additional \$3,000 each year (for a total of \$145,000) until she reaches age 65. For the purposes of this illustration, let's say her \$145,000 in contributions grows to \$440,000 over the course of 15 years.

When she turns 65, her Income America 5ForLife income base (used to calculate the guaranteed income amount) is determined to be \$440,000, which cannot go down, even if the market drops. Plus, she can continue contributing and adding to her income base. Best of all, she'll begin receiving lifetime income payments of 5% of her income base every year, for the rest of her life. Guaranteed.

## The Income America 5ForLife guarantee

For the purposes of this illustration, let's say that Janet's income base is \$440,000. She would receive 5% of that amount (\$22,000) each year for life, starting at age 65, even if the market drops. If Janet would like her spouse to continue receiving Income America 5ForLife income payments after her death, she may elect the joint option.

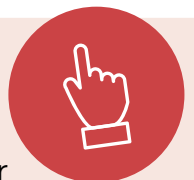


This chart is for illustration purposes only, shows the general principles of Income America 5ForLife, and assumes an annualized growth rate of 8% with no additional contributions after retirement and no post-retirement withdrawals that exceed the 5% guaranteed lifetime income payments.

**Important information:** In order to get the income guarantee, Janet must stay invested in Income America 5ForLife. If she elects the joint option (which will continue to pay her spouse after her death), her payout will be lower than 5%, depending on her age and her spouse's age. If Janet withdraws more than the guaranteed annual income in any year, her income base and future guaranteed annual income amount will decrease. Guarantees are subject to the claims-paying ability of the issuing companies.

## Choose one and you're done.

Ready to get started? As you do with other target date options, simply choose the Income America 5ForLife portfolio that most closely corresponds to the year in which you want to retire (for example, Income America 5ForLife 2035). It's that easy.



# How the Income America 5ForLife guarantee WORKS



## Guarantee your income

Regardless of market performance, you will receive 5% of your current income base, every year—for life. Your income base will be the amount you've contributed or your account's market value when you reach age 65, whichever is greater.



## Guarantee your potential growth

You get to participate in the market's upside while still being able to look forward to guaranteed income. When you reach age 65, any and all market gains to your income base are locked in.



## Guarantee control

You can take your account balance and leave at any time. No surrender charges. No time commitments. No exceptions.



## Guarantee beneficiary protection

Since this guarantee does not require you to forfeit your market value, if you pass away, any remaining market value will be paid out to your designated beneficiaries.

**Important information:** The income guarantee is based on the income base at age 65, which is set to the greater of your market value or your contributions (less withdrawals) to date. The market value of your account is never guaranteed and fluctuates based on investment performance. While you can withdraw the market value of your account at any time without any fees or penalties, doing so will cause you to lose the income guarantee.

When you turn age 65 and at the time you elect to receive income, you must be invested in the 5ForLife In Retirement portfolio, and investment exchanges will be automatically implemented from any other 5ForLife portfolio to the 5ForLife In Retirement portfolio. If you make investment exchanges out of any 5ForLife portfolio into a non-5ForLife portfolio, you may not make an investment exchange back into any 5ForLife portfolio within 90 calendar days.

If you withdraw more than the guaranteed annual income in any year, your income base and future guaranteed annual income will decrease. However, if your required minimum distribution exceeds your guaranteed income amount, your income base will not be affected and your payments will not be lowered. You may be able to roll over your balance to another retirement plan that offers Income America 5ForLife and retain the income guarantee, or to an IRA or plan that offers an option to retain the income benefit base and payout rate; however, the retirement plan or issuing insurer's IRA solution may have different investments, fees, and other features.



## DISCLOSURES

The Income America Funds are Wilmington Trust, N.A. Collective Investment Funds (“WTNA Funds”), which are bank collective investment funds of the Wilmington Trust Collective Investment Trust; they are not mutual funds. Wilmington Trust, N.A. serves as the Trustee of the Wilmington Trust Collective Investment Trust and maintains ultimate fiduciary authority over the management of, and investments made in, the WTNA Funds. The WTNA Funds and units therein are exempt from registration under the Securities Act of 1933, as amended, and the Investment Company Act of 1940, as amended. Investments in the WTNA Funds are not deposits or obligations of or guaranteed by Wilmington Trust, and are not insured by the FDIC, the Federal Reserve, or any other governmental agency. The WTNA Funds are commingled investment vehicles, and as such, the values of the underlying investments will rise and fall according to market activity; it is possible to lose money by investing in the WTNA Funds. Participation in Collective Investment Trust Funds is limited primarily to qualified defined contribution plans and certain state or local government plans and is not available to IRAs, health and welfare plans, and certain Keogh plans. Collective Investment Trust Funds may be suitable investments for participants seeking to construct a well-diversified retirement savings program. Investors should consider the investment objectives, risks, charges and expenses of any pooled investment company carefully before investing. The Additional Fund Information and Principal Risk Definitions (PRD) contains this and other information about a Collective Investment Trust Fund and is available at [https://www3.wilmingtontrust.com/content/dam/wtb-web/wtb-migration/pdfs/Principal\\_Risk\\_Definitions.pdf](https://www3.wilmingtontrust.com/content/dam/wtb-web/wtb-migration/pdfs/Principal_Risk_Definitions.pdf) or ask for a copy by contacting Wilmington Trust, N.A. at (866) 427-6885.



Diversification does not assure a profit, nor does it protect against loss of principal.

This material is not a recommendation to buy, sell, hold or roll over any asset; adopt an investment strategy; retain a specific investment manager; or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition, or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

The Income America Funds are a series of target date portfolios. The Income America 5ForLife portfolios include a group annuity contract, which provides a plan participant with guaranteed annual retirement income that is supported by a contract between the trustee and the following issuing insurance companies:

- The Lincoln National Life Insurance Company, Fort Wayne, IN. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.
- Nationwide Life Insurance Company, Columbus, OH.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Contractual guarantees of annual retirement income are funded from the issuing insurance companies' general accounts and are subject to the claims-paying ability of the issuing insurance company. Neither issuing insurance company is a trustee for any assets held in any of the collective investment funds.

American Century Investments® provides underlying sub-asset class management and target date glide path management as well as marketing support for Income America.

Each target date portfolio in the series may invest in a fixed annuity contract issued by Nationwide Life Insurance Company and The Lincoln National Life Insurance Company. This fixed annuity contract is separate from the group annuity contracts issued by the same entities which support the guaranteed annual retirement income.

The issuing insurance companies and their affiliates, distributors, respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult your own tax or legal advisor for answers to your specific questions.

For more information, please contact your employer or your retirement plan provider.

All entities listed within this document are separate and nonaffiliated companies.

These investment options may not be available in all states.

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A collaborative offering from:

