Lincoln PathBuilder Income
in-plan guaranteed option for Lincoln Alliance® program

Now more than ever, your employees may need investment solutions, such as the Lincoln PathBuilder Income® option, that offer guaranteed retirement income and protection from market declines so they may be better prepared for retirement.

And, as a plan sponsor that offers the Lincoln PathBuilder Income option, you receive access to support for your role as a plan fiduciary and can offer employees an investment that may help them plan for income in their retirement.

How does it work?

An income base is used to calculate a participant’s guaranteed lifetime retirement income. When a participant first invests in the Lincoln PathBuilder Income investment option (that is, when the first dollar is invested), the participant’s income base is equal to the participant’s investment in the option on that date.

This chart illustrates the general principles of the Lincoln PathBuilder Income® option only; in this example, a participant reaching age 65 receives 5% of their income base for life. The income base increases with contributions and decreases with certain withdrawals. It also may reset higher annually if the market value of the account in the Lincoln PathBuilder Income® option exceeds the current income base. This approach helps protect against market declines while still allowing participation in rising markets. Participant contributions in the Lincoln PathBuilder Income® option are invested in a balanced fund. During the protected income phase, income may go up in two ways: if additional contributions are made and/or on the annual account anniversary if the market value exceeds the current income base.
Guaranteed income for life
Protection from market declines
Participation in rising markets
Spousal benefits
Access to the account at any time
Account portability
Reasonable cost

Take charge with confidence

Lincoln PathBuilder Income solutions are designed for employers who want to provide a competitive defined contribution program that offers employees guaranteed lifetime income, protection from market declines, and participation in rising markets — all at a reasonable cost. You also gain access to support for your role as a plan fiduciary.

1 Guaranteed income from the Lincoln PathBuilder Income investment option is subject to the claims-paying ability of the issuing company, which is The Lincoln National Life Insurance Company.