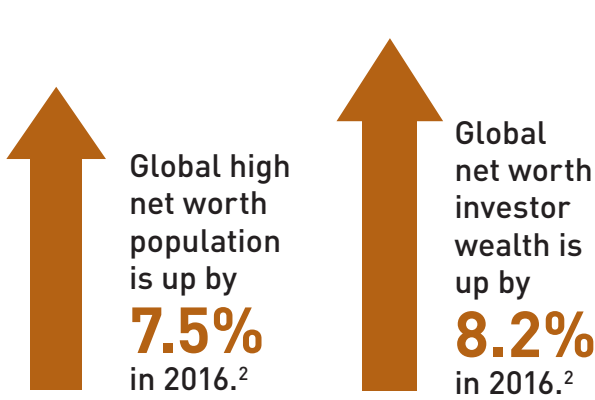


Think big. Think global.

Looking for growth opportunities in your life insurance business? We have two words for you: Think global.

Wealth control is shifting outside of the U.S.

and is expected to grow at a much faster rate over the next decade.¹



Asia-Pacific surpassed North America as the wealthiest region in 2015²

North America



Asia-Pacific



HNWI – high-net-worth individuals defined as having \$1 million in assets

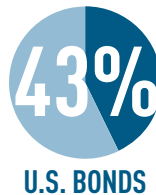
Top 3 reasons Foreign Nationals move assets outside a home country³

- 81%** Investment opportunities abroad
- 80%** Portfolio diversification
- 79%** Concerns about economic risk at home



Foreign investment in the U.S.

Overseas investors currently own about **20%** of U.S. stocks and **43%** of US government bonds.⁴



In 2015, overseas investors held an all-time high of \$6.2 trillion of U.S. government bonds at the end of June and \$5.9 trillion of U.S. stocks.⁴



¹ 2016 World Wealth Report

² CapGemini (accessed from Statista Charts on statista.com on December 15, 2016)

³ 2017 World Wealth Report

⁴ Foreign Investors Can't Get Enough of the U.S., October 1, 2015; <http://money.cnn.com/2015/10/01/investing/foreign-investors-buy-us-stocks-bonds/index.html>.

Rely on Lincoln for your Foreign National cases

Benefit from our life insurance expertise, knowledge and specialized Foreign National underwriting. Lincoln's life insurance offerings can provide customized solutions for Foreign National clients.

Meet the Lincoln Foreign National team



Cara Moody
Foreign National Insurance Consultant
Specialty Markets

Cara Moody joined Lincoln in 2014 as part of the Insurance Solutions Distribution Sales team, holding multiple roles of increasing responsibility to help drive life insurance sales. As the Foreign National Insurance Consultant Cara works together with wholesalers, and as a direct resource for agencies, agents and advisors. Cara graduated from American University with a Bachelor of Arts in International Affairs, where her interest in the Foreign National market began with a job at the French Embassy in Washington D.C.

Email: Cara.Moody@LFD.com
Phone: 860-466-1594
Cell: 860-729-6470



Katie K. Comer
Director – Specialty Markets and
Executive Benefits

Katie has worked with Lincoln since 2006 in multiple leadership and project management positions. She has held positions at the company within sales, relationship management, and marketing. Since 2009 she has held a role as Sales Director where for the past seven years she supported operations and strategy for the Edward Jones Life Channel and currently manages the specialty market consultants and Executive Benefit hybrids and their respective business lines.

She has FINRA security registrations 6 & 63, holds a North Carolina life and health insurance license, and received a Bachelor of Science degree in Business and Administration from Wake Forest University.

Email: Katie.Comer@LFD.com
Phone: 336-691-3060

Additional Advanced Sales Resources



Thomas F. Commito
JD,* LLM, CLU®, ChFC®,
AEP (Distinguished)

Specialties

- Foreign Nationals
- Estate planning
- Tax planning
- Life insurance products
- Executive benefits
- IRA/qualified plans

Email: Tom.Commito@LFD.com
Phone: 843-886-8628
Toll-free: 877-275-8662
Cell: 802-249-1584

*Licensed but not practicing



Lance Winston
JD,* LLM

Specialties

- Foreign Nationals
- Estate planning
- Wealth transfer planning
- Portfolio management using life insurance

Email: Lance.Winston@LFD.com
Phone: 877-560-9139

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

©2018 Lincoln National Corporation

LincolnFinancial.com

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

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-1980102-122717

POD 1/18 Z02

Order code: LIF-FN-FLI002



You're In Charge®

Contact your Lincoln representative or email us at ForeignNationals@LFG.com.

Affiliates include broker-dealer/distributor Lincoln Financial Distributors, Inc., Radnor, PA, and insurance company affiliates The Lincoln National Life Insurance Company, Fort Wayne, IN, and Lincoln Life & Annuity Company of New York, Syracuse, NY.

For agent or broker use only. Not for use with the public.