

Lincoln National Corp. Due Diligence Report Including Financial, SWOT, Competitors and Industry Analysis

URL:	https://marketpublishers.com/r/L3338CCF260BEN.html
Date:	July 1, 2018
Pages:	50
Price:	US\$ 499.00
ID:	L3338CCF260BEN

Lincoln National Corp. Due Diligence Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Lincoln National Corp. and its competitors. This provides our Clients with a clear understanding of Lincoln National Corp. position in the Insurance Industry.

- The report contains detailed information about Lincoln National Corp. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.
- Another part of the report is a SWOT-analysis carried out for Lincoln National Corp.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.
- The Lincoln National Corp. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.
- In the part that describes Lincoln National Corp. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.
- Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Lincoln National Corp. business.

About Lincoln National Corp.

Lincoln National Corporation, a holding company, operates multiple insurance and investment management businesses. Through its business segments, the company sells a range of wealth protection, accumulation, and retirement income products and solutions. The company's products include fixed and indexed annuities, variable annuities, universal life insurance (UL), variable universal life insurance (VUL), linked-benefit UL, term life insurance, mutual funds, and group life insurance.

Segments

The company's operating businesses are divided into two operating businesses — Retirement Solutions and Insurance Solutions.

RETIREMENT SOLUTIONS

The Retirement Solutions business, with principal operations in Radnor, Pennsylvania; Fort Wayne, Indiana; Hartford, Connecticut; and Greensboro, North Carolina and additional operations in Concord, New Hampshire and Arlington Heights, Illinois, provides its products through two segments: Annuities and Defined Contribution. Products for both segments are distributed through a range of intermediaries, including both affiliated and unaffiliated channels including advisors, consultants, brokers, banks and wirehouses.

Retirement Solutions — Annuities

The Annuities segment provides tax-deferred growth and lifetime income opportunities for its clients by offering fixed and variable annuities. The Annuities segment offers non-qualified and qualified fixed and variable annuities to individuals.

Products

Variable Annuities

A variable annuity provides the contract holder the ability to direct the investment of premium deposits into one or more sub-accounts offered through the product (variable portion) or into a fixed account with a guaranteed return (fixed portion). The underlying assets of the sub-accounts are managed with in a special insurance series of mutual funds. The company offers A-share, B-share, C-share, L-share, and bonus variable annuities.

The company offers guaranteed benefit riders with certain of its variable annuity products, such as a guaranteed death benefit (GDB), a guaranteed withdrawal benefit (GWB), a guaranteed income benefit (GIB) and a combination of such benefits. Most of its variable annuity products also offer the choice of a fixed option that provides for guaranteed interest credited to the account value.

The GDB features offered include those where the company contractually guarantee to the contract holder that upon death, the company would return no less than: the total deposits made to the contract, adjusted to reflect any partial withdrawals; the total deposits made to the contract, adjusted to reflect any partial withdrawals, plus a minimum return; or the highest contract value on a specified anniversary date adjusted to reflect any partial withdrawals following the contract anniversary.

The Lincoln SmartSecurity Advantage benefit is a GWB rider that offers the contract holder a guarantee equal to the initial deposit (or contract value, if elected after issue), adjusted for any subsequent purchase payments or withdrawals. There are two elective step-up options: a one-year option and a five-year option.

The company offers other product riders including i4LIFE Advantage and 4LATER Advantage. GIB is an optional feature available with i4LIFE Advantage that guarantees regular income payments would not fall below 75% of the highest income payment on a specified anniversary date. 4LATER Advantage provides a minimum income base used to determine the GIB floor when a client begins income payments under i4LIFE Advantage. The income base is equal to the initial deposit and increases by 15% every three years.

The Lincoln Lifetime Income Advantage and Lincoln Lifetime Income Advantage Plus are hybrid benefit riders combining aspects of GWB and GIB. Both benefit riders allow the contract holder the ability to take income at a maximum rate of 5% of the guaranteed amount when they are above the lifetime income age or income through i4LIFE Advantage with the GIB.

Fixed Annuities

The company offers single and flexible premium fixed deferred annuities to the individual annuities market. Single premium fixed deferred annuities are contrac

The above Company Fundamental Report is a half-ready report and contents are subject to change. It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.

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