



Take the next step for tomorrow

Lincoln MoneyGuard[®] II

CASE STUDY



Meet Nancy

Married, age 60, good health

Nancy likes to be in control. She wants to prepare for retirement by protecting her portfolio with a solution that gives her options.

Nancy's advisor recommends that she purchase a \$100,000 flexible premium Lincoln MoneyGuard II policy. She'll make annual payments of \$10,000 for 10 years. She can have a minimum of six years of long-term care benefits because her policy has a 2-year Long-Term Care Acceleration of Benefits Rider and a 4-year Long-Term Care Extension of Benefits Rider. If she needs care, she'll have benefits worth much more than her premium payments.

Help protect your assets from long-term care expenses with a solution that gives you options—Lincoln MoneyGuard II. This universal life policy with an optional qualified long-term care insurance rider provides benefits to reimburse long-term care expenses and gives you a choice of premium payment options to fit your financial needs. Here's how it works.

Ten \$10,000 annual premiums	Benefits if she needs long-term care			A legacy if she doesn't	Return of premium options		
	1			OR	2	OR	3
	Income tax-free reimbursements for qualified long-term care expenses ¹			An income tax-free death benefit for her beneficiaries ²	A choice of more long-term care benefits or more liquidity ³		
Return of premium options:	Total LTC benefit	Annual LTC benefit (for 6 years)	Monthly LTC benefit				
Option one ⁴ (more LTC coverage)	\$447,531	\$74,589	\$6,216	\$149,177	\$80,000		
Option two ⁵ (more liquidity)	\$412,272	\$68,712	\$5,726	\$137,424	\$100,000		

Hypothetical example only. Benefit amounts will vary by client's age and gender. Assumes no inflation protection purchased.

¹LTC reimbursements are generally income tax-free under IRC Section 104(a)(3).

²Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1). The death benefit is reduced by loans, withdrawals, and benefits paid.

³Through the Value Protection Rider available at issue. Once selected, the return of premium option choice cannot be changed. Rider contains complete terms and conditions. If surrendered before the planned premiums are paid, the surrender value will be paid. There may be tax implications when the return of premium feature is exercised. Please consult your tax advisor.

⁴A return of 80% of paid premiums is available once all planned premiums are paid.

⁵100% return of premium is available after year 5 provided all planned premiums are paid; additional cost applies.

Option two Vesting schedule	
Year 1: 80%	Year 4: 92%
Year 2: 84%	Year 5: 96%
Year 3: 88%	Year 6+: 100%

The purpose of this communication is the solicitation of insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

Discover how you can help protect your savings with a hybrid life/long term care product that gives you options. Talk with your advisor about your future.

Important disclosures:

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Lincoln *MoneyGuard*® II is a universal life insurance policy with a Long-Term Care Acceleration of Benefits Rider (LABR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. Long-Term Care Extension of Benefits Rider (LEBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The return of premium options are offered through the Value Protection Rider (VPR) available at issue; Base option (1) is included in the policy cost; Graded option (2) is available at an additional cost. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made; and may have tax implications. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions and/or reductions; and are subject to medical underwriting. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner. For costs and complete coverage details, contact your agent or producer.

Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC13LN880 with the following riders: Value Protection Rider (VPR) on form ICC15LR880 Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form ICC13LR882.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

General exclusions and limitations

This rider will not provide benefits for: a. treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); b. treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; c. treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law; d. loss to the extent that benefits are payable under any of the following: 1. Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount). This means that this rider does not pay for the Insured's Medicare deductible or coinsurance; 2. other governmental programs (except Medicaid); 3. state or federal workers compensation laws; 4. employer's liability laws; 5. occupational disease laws; and 6. any motor vehicle no-fault laws; e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the International Benefits provision; f. services provided by a facility or an agency that does not meet the definition for such facility or agency as described in the Covered Services provision of the Long-Term Care Acceleration of Benefits Rider (LABR); and g. services provided by a member of the Insured's or Owner's Immediate Family or for which no charge is normally made in the absence of insurance, unless: 1. the Immediate Family member is a regular employee of the service or care provider furnishing the service or care; 2. the service or care provider receives the payment for the service or care; and 3. the Immediate Family member receives no compensation other than the normal compensation for an employee in his or her job category.

Product not available in New York.

For use in states where this product is available under the Interstate Insurance Product Regulation Commission (IIPRC).

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

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