



You're In Charge®

WealthProtection ExpertiseSM

Lincoln *MoneyGuard*® II playbook

Identify clients for LTC planning with flexible funding options

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

Insurance products issued by:
The Lincoln National Life Insurance Company

Help protect client wealth from the risks of long-term care (LTC)

Who are your clients?

When it comes to Lincoln *MoneyGuard*® solutions, they are already in your book of business. What would clients do if their health suddenly changed? Take a look at four Lincoln *MoneyGuard* client profiles with the flex-pay options that may work best.

Cash-strong clients, age 60 plus

- Can contribute \$50,000 to \$500,000 in premiums
- Single- to 3-pay premium

Pre-retirees, ages 50 to 65

- Can contribute \$5,000 to \$50,000 in annual premiums
- 5- to 15-pay premium

Retirees looking to reposition assets or disposable income

- Can contribute \$5,000 to \$50,000 in annual premiums
- Single- to 10-pay* premium

Young professionals, ages 40 to 55

- Can contribute \$5,000 to \$50,000 in annual premiums
- May receive an annual bonus
- Single- to 25-pay† premium

*Contact your Lincoln representative for flex-pay options for clients, ages 73 and above.

†25-pay is only available to clients, age 40.





Conversation starters

- Will you supplement your healthcare protection with cash savings or cash flow?
- Are you married or single?
- What is your local cost of care?

Lincoln *MoneyGuard*® II is designed for your client's long-term care plan. It's universal life insurance with a rider that provides income tax-free reimbursements for qualified long-term care expenses.¹

It offers:

1

A wide range of benefits

2

Flexibility

3

Customization

Contact your Lincoln representative for a full projection of values and all funding options available. View the cost of care map at [WhatCareCosts.com/lincoln](https://www.whatcarecosts.com/lincoln)

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



Help insure unpredictable long-term care costs

Client: Dan, a healthy 58-year-old married male, plans on leaving a legacy for his family. He has allocated his cash savings to CDs and money market accounts.

Financial situation: With \$3 million in investable assets and \$800,000 in cash, Dan is determined to self-insure for long-term care.

One solution: Instead of using his cash savings alone to pay for long-term care, Dan may decide to use a small portion of his net worth to purchase a \$150,000 single premium Lincoln *MoneyGuard*® II policy with 3% compound inflation protection, available for an additional charge. It's universal life insurance with a rider that provides income tax-free reimbursements for qualified long-term care expenses.¹

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	58	\$150,000	\$120,000	\$268,800	79.2%	\$650,625	\$100,585	\$8,382	66.3%
25	82	\$0	\$120,000	\$201,170	1.2%	\$1,322,587	\$204,469	\$17,039	8.3%

Hypothetical example only. Benefit amounts will vary by client's age, health status, and gender (except in states where gender does not affect rates or benefits).

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

²Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 58-year-old male, married, healthy nonsmoker; Couples Discount; 6 years of coverage; 3% compound inflation option purchased; Return of Premium Option 1 (80%) chosen, assuming premiums are paid as planned, and no loans or withdrawals are taken.

³Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶IRR is the internal rate of return on the death benefit.

⁷Internal rate of return on total LTC benefits.

LTC expense leverage with a single premium instead of paying dollar for dollar

Cash-strong client who plans to self-insure for long-term care

Sample highlights from a projection of values for Lincoln *MoneyGuard*® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

1 Couples Discount

Both spouses need not apply to get the discount. Gender is not a consideration.

Age: 58
Underwriting Class: Male, Couples Discount **1**
Minimum LTC Duration: 6 Years

2 Inflation protection

3% and 5% inflation protection options may be available for an additional charge.

3 Single premium

Dan can use a small portion of his net worth to purchase a \$150,000 single premium policy.

4 Return of premium

80% and 100% ROP options available. Dan wants to maximize his future LTC benefits, so he elects the 80% return of premium feature. The return of premium can be exercised after he has fully paid all premiums (year 1).

5 Death benefit

If Dan passes away after age 68 without needing care, his policy provides an income tax-free death benefit with a guaranteed value of \$201,170. That's over 34% more than the \$150,000 premiums paid into the policy — provided no benefits have been paid, and no loans or withdrawals are taken.

6 Long-term care total benefits

If Dan needs long-term care at age 82, he will have access to more than \$1.3 million in tax-qualified coverage, subject to annual and monthly maximums as a result of his total contribution of \$150,000.

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED ⁽¹⁾

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefit Limits (2)			
						Total	Annual	Monthly	IRR(5)
						2 3% Compound Interest			
1	58	3 150,000	120,000	268,800	79.2%	650,625	100,585	8,382	66.3%
2	59	0	120,000	261,600	32.1%	670,144	103,603	8,634	44.5%
3	60	0	4 120,000	253,200	19.1%	690,248	106,711	8,893	34.4%
4	61	0	120,000	246,000	13.2%	710,956	109,912	9,159	28.4%
5	62	0	120,000	240,000	9.9%	732,284	113,209	9,434	24.4%
6	63	0	120,000	234,000	7.7%	754,253	116,606	9,717	21.5%
7	64	0	120,000	226,800	6.1%	776,880	120,104	10,009	19.3%
8	65	0	120,000	222,000	5.0%	800,187	123,707	10,309	17.6%
9	66	0	120,000	216,000	4.1%	824,192	127,418	10,618	16.2%
10	67	0	120,000	211,200	3.5%	848,918	131,241	10,937	15.0%
11	68	0	120,000	205,200	2.9%	874,385	135,178	11,265	14.1%
12	69	0	120,000	201,170	2.5%	900,617	139,233	11,603	13.3%
13	70	0	120,000	201,170	2.3%	927,636	143,410	11,951	12.6%
14	71	0	120,000	201,170	2.1%	955,465	147,712	12,309	11.9%
15	72	0	120,000	201,170	2.0%	984,129	152,144	12,679	11.4%
16	73	0	120,000	201,170	1.9%	1,013,652	156,708	13,059	10.9%
17	74	0	120,000	201,170	1.7%	1,044,062	161,409	13,451	10.5%
18	75	0	120,000	201,170	1.6%	1,075,384	166,252	13,854	10.1%
19	76	0	120,000	201,170	1.6%	1,107,645	171,239	14,270	9.8%
20	77	0	120,000	201,170	1.5%	1,140,875	176,376	14,698	9.5%
21	78	0	120,000	201,170	1.4%	1,175,101	181,668	15,139	9.2%
22	79	0	120,000	201,170	1.3%	1,210,354	187,118	15,593	8.9%
23	80	0	120,000	201,170	1.3%	1,246,665	192,731	16,061	8.7%
24	81	0	120,000	201,170	1.2%	1,284,065	198,513	16,543	8.5%
25	82	0	120,000	201,170	1.2%	6 1,322,587	204,469	7 17,039	8 8.3%

7 Long-term care monthly benefits

At age 82, Dan may receive monthly payments for qualified LTC expenses that begin at \$17,039 and rise 3% compounded annually for inflation, subject to total benefit limit.

8 Internal rate of return

His internal rate of return is 8.3% if maximum LTC benefits are used starting at age 82.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

¹Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

²Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of

the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

³Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁴Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁵Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Tap into year-end bonus for wealth protection

Client:

Dave, a 55-year-old partner in his firm, receives annual incentives and other bonus pay in cash and stock. The bonus pay he receives at this stage in his life is discretionary.

Financial situation:

Dave plans to work until age 62, the unofficial retirement age for partners at the firm. By continuing to fund his 401(k) until then, he and his spouse will be financially ready to enjoy retirement. Up until now, Dave had not considered the risk that long-term care expenses could pose to their retirement assets.

One solution:

To fund LTC protection, Dave purchases a \$150,000 Lincoln *MoneyGuard*® II policy with 3% compound inflation protection, available for an additional charge, using a five-year, \$30,000 annual flex-pay option. This will allow him to pay premiums using his annual bonus and complete paying the policy premiums before his anticipated retirement date. Lincoln *MoneyGuard* II is a universal life insurance policy with a rider that provides income tax-free reimbursements for qualified long-term care expenses.¹

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	55	\$30,000	\$8,138	\$189,995	533.3%	\$614,483	\$94,998	\$7,916	249.0%
26	80	\$0	\$120,000	\$189,995	1.0%	\$1,286,591	\$198,904	\$16,575	8.4%

Hypothetical example only. Benefit amounts will vary by client’s age, health status, and gender (except in states where gender does not affect rates or benefits).

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

² Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 55-year-old male, married, healthy nonsmoker; Couples Discount; 6 years of coverage, 3% compound inflation option purchased; Return of Premium Option 1 (80%) chosen, assuming premiums are paid as planned, and no loans or withdrawals are taken.

³ Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴ Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵ The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶ IRR is the internal rate of return on the death benefit.

⁷ Internal rate of return on total LTC benefits.

Maximize benefits with a 5-pay strategy

Pre-retiree wants to leverage his long-term care dollars and have financial flexibility

Sample highlights from a projection of values for Lincoln *MoneyGuard*® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

1 Couples Discount

Both spouses need not apply to get the discount. Gender is not a consideration.

Age: 55
 Underwriting Class: Male, Couples Discount 1
 Minimum LTC Duration: 6 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

2 Inflation protection

3% and 5% inflation protection options may be available for an additional charge.

3 Flexible premiums

Dave can use a portion of his annual bonus to pay \$30,000 annual premiums for 5 years — a total of \$150,000.

4 Return of premium

80% and 100% ROP options available. Dave wants to maximize his future LTC benefits, so he elects the 80% return of premium feature. The return of premium can be exercised after he has fully paid all premiums (year 5).

5 Death benefit

If Dave passes away after age 71 without needing care, his policy provides an income tax-free death benefit with a guaranteed value of \$189,995. That's 26% more than the \$150,000 premiums paid into the policy — provided no benefits have been paid, and no loans or withdrawals are taken.

6 Long-term care total benefits

If Dave needs long-term care at age 80, he will have access to almost \$1.3 million in tax-qualified coverage, subject to annual and monthly maximums as a result of his total contribution of \$150,000 over 5 years.

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefit Limits (2)			
						Total	Annual	Monthly	IRR(5)
						2 3% Compound Interest			
1	55	30,000	8,138	189,995	533.3%	614,483	94,998	7,916	249.0%
2	56	30,000	23,172	189,995	106.6%	632,917	97,847	8,154	95.1%
3	57	30,000	38,519	189,995	42.3%	651,905	100,783	8,399	57.4%
4	58	30,000	54,211	189,995	19.3%	671,462	103,806	8,651	40.2%
5	59	30,000	120,000	261,600	19.2%	691,606	106,921	8,910	32.3%
6	60	0	120,000	253,200	13.5%	712,354	110,128	9,177	27.2%
7	61	0	120,000	246,000	10.2%	733,724	113,432	9,453	23.6%
8	62	0	120,000	240,000	8.0%	755,736	116,835	9,736	21.0%
9	63	0	120,000	234,000	6.5%	778,408	120,340	10,028	18.9%
10	64	0	120,000	226,800	5.3%	801,761	123,950	10,329	17.3%
11	65	0	120,000	222,000	4.4%	825,813	127,669	10,639	16.0%
12	66	0	120,000	216,000	3.7%	850,588	131,499	10,958	14.9%
13	67	0	120,000	211,200	3.2%	876,106	135,444	11,287	13.9%
14	68	0	120,000	205,200	2.6%	902,389	139,507	11,626	13.2%
15	69	0	120,000	200,400	2.3%	929,460	143,692	11,974	12.5%
16	70	0	120,000	195,600	1.9%	957,344	148,003	12,334	11.9%
17	71	0	120,000	192,000	1.7%	986,064	152,443	12,704	11.3%
18	72	0	120,000	189,995	1.5%	1,015,647	157,016	13,085	10.9%
19	73	0	120,000	189,995	1.4%	1,046,116	161,727	13,477	10.5%
20	74	0	120,000	189,995	1.3%	1,077,499	166,579	13,882	10.1%
21	75	0	120,000	189,995	1.3%	1,109,824	171,576	14,298	9.7%
22	76	0	120,000	189,995	1.2%	1,143,119	176,723	14,727	9.4%
23	77	0	120,000	189,995	1.1%	1,177,412	182,025	15,169	9.1%
24	78	0	120,000	189,995	1.1%	1,212,735	187,486	15,624	8.9%
25	79	0	120,000	189,995	1.0%	1,249,117	193,110	16,093	8.7%
26	80	0	120,000	189,995	1.0%	1,286,591	198,904	16,575	8.4%
27	81	0	120,000	189,995	1.0%	1,325,188	204,871	17,073	8.2%
28	82	0	120,000	189,995	0.9%	1,364,944	211,017	17,585	8.0%
29	83	0	120,000	189,995	0.9%	1,405,892	217,347	18,112	7.9%
30	84	0	120,000	189,995	0.9%	1,448,069	223,868	18,656	7.7%
31	85	0	120,000	189,995	0.8%	1,491,511	230,584	19,215	7.6%

7 Long-term care monthly benefits

At age 80, Dave may receive monthly payments for qualified LTC expenses that begin at \$16,575 and rise 3% compounded annually for inflation subject to total benefit limit.

8 Internal rate of return

His internal rate of return is 8.4% if maximum LTC benefits are used starting at age 80.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

¹Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

²Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of

the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

³Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁴Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁵Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Help maintain independence later in life

Client:

Doreen is a 50-year-old divorcee who is concerned about maintaining her independence should an unexpected long-term care event occur. With no children and a family history of longevity, she wants to have some financial protection should her assets be insufficient to withstand an LTC event later in life.

Financial situation:

Although Doreen is currently working and has a strong income stream, the divorce divided her assets and she has a plan to rebuild them to the level needed for a secure and comfortable transition to retirement. She recognizes that planning for the risk of an LTC event can help her protect and therefore prolong her assets needed for retirement.

One solution:

Doreen’s advisor recommends she use some of her income stream to fund a \$60,000 Lincoln *MoneyGuard*® II policy with 3% compound inflation. By starting now and extending premium payments over 15-years, Doreen will pay affordable premiums and build protection for later in life. Lincoln *MoneyGuard* II is a universal life insurance policy with a rider that provides income tax-free reimbursement for qualified long-term care expenses.¹

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	50	\$4,000	\$0	\$53,504	1,237.6%	\$173,043	\$26,752	\$2,229	586.8%
35	84	\$0	\$48,000	\$62,880	0.2%	\$472,737	\$73,084	\$6,090	6.9%

Hypothetical example only. Benefit amounts will vary by client’s age, health status, and gender (except in states where gender does not affect rates or benefits).

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

² Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 50-year-old female, single, healthy nonsmoker; 6 years of coverage, 3% compound inflation option purchased; Return of Premium Option 1 (80%) chosen, assuming premiums are paid as planned, and no loans or withdrawals are taken.

³ Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴ Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵ The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶ IRR is the internal rate of return on the death benefit.

⁷ Internal rate of return on total LTC benefits.

Allow clients greater flexibility to meet financial objectives with a 15-pay strategy

Pre-retiree with excess income wants to maintain her independence.

Sample highlights from a projection of values for Lincoln *MoneyGuard*® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

1 Inflation protection

3% and 5% inflation protection options may be available for an additional charge.

Age: 50
Underwriting Class: Female, Standard
Minimum LTC Duration: 6 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

2 Flexible premiums

Because Doreen needs to be conservative with money, she makes smaller premium payments over a 15-year period.

3 Return of premium

80% and 100% ROP options available. Doreen wants to maximize her future LTC benefits, so she elects the 80% return of premium feature. The return of premium can be exercised after she has fully paid all premiums (year 15).

4 Death benefit

If Doreen passes away at age 84 without needing care, her policy provides an income tax-free death benefit with a guaranteed value of \$62,880, provided no benefits have been paid, and no loans or withdrawals are taken.

5 Long-term care total benefits

If Doreen needs long-term care at age 84, she will have access to \$472,737 in tax-qualified coverage, subject to annual and monthly maximums as a result of her total contribution of \$60,000.

6 Long-term care monthly benefits

At age 84, Doreen may receive monthly payments for qualified LTC expenses that begin at \$6,090 and rise 3% compounded annually for inflation, subject to total benefit limit.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

¹Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

²Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefit Limits (2)			
						Total	Annual	Monthly	IRR(5)
						1 3% Compound Interest			
1	50	4,000	0	53,504	1,237.6%	173,043	26,752	2,229	586.8%
2	51	4,000	0	53,504	219.1%	178,234	27,555	2,296	171.3%
3	52	4,000	0	53,504	96.3%	183,581	28,381	2,365	97.3%
4	53	4,000	0	53,504	54.7%	189,089	29,233	2,436	67.3%
5	54	4,000	113	53,504	34.8%	194,761	30,110	2,509	51.0%
6	55	4,000	425	53,504	23.5%	200,604	31,013	2,584	40.8%
7	56	4,000	963	53,504	16.3%	206,622	31,943	2,662	33.8%
8	57	4,000	1,453	53,504	11.4%	212,821	32,902	2,742	28.8%
9	58	4,000	1,891	53,504	7.8%	219,206	33,889	2,824	24.9%
10	59	4,000	2,275	53,504	5.2%	225,782	34,905	2,909	21.9%
11	60	4,000	2,599	53,504	3.2%	232,555	35,952	2,996	19.5%
12	61	4,000	2,690	53,504	1.7%	239,532	37,031	3,086	17.6%
13	62	4,000	2,747	53,504	0.4%	246,718	38,142	3,178	15.9%
14	63	4,000	2,739	56,000	0	254,119	39,286	3,274	14.6%
15	64	4,000	48,000	101,280	6.3%	261,743	40,465	3,372	13.6%
16	65	0	48,000	98,400	5.4%	269,595	41,679	3,473	12.8%
17	66	0	48,000	96,000	4.6%	277,683	42,929	3,577	12.1%
18	67	0	48,000	93,600	4.0%	286,014	44,217	3,685	11.4%
19	68	0	48,000	90,720	3.4%	294,594	45,543	3,795	10.9%
20	69	0	48,000	88,800	3.0%	303,432	46,910	3,909	10.4%
21	70	0	48,000	86,400	2.6%	312,535	48,317	4,026	10.0%
22	71	0	48,000	84,000	2.2%	321,911	49,767	4,147	9.6%
23	72	0	48,000	82,080	2.0%	331,568	51,260	4,272	9.3%
24	73	0	48,000	80,160	1.7%	341,515	52,797	4,400	9.0%
25	74	0	48,000	78,240	1.5%	351,761	54,381	4,532	8.7%
26	75	0	48,000	76,320	1.3%	362,313	56,013	4,668	8.4%
27	76	0	48,000	74,880	1.1%	373,183	57,693	4,808	8.2%
28	77	0	48,000	72,960	0.9%	384,378	59,424	4,952	8.0%
29	78	0	48,000	71,520	0.8%	395,910	61,207	5,101	7.8%
30	79	0	48,000	69,600	0.7%	407,787	63,043	5,254	7.6%
31	80	0	48,000	68,160	0.5%	420,020	64,934	5,411	7.4%
32	81	0	48,000	66,720	0.4%	432,621	66,882	5,574	7.3%
33	82	0	48,000	65,280	0.3%	445,600	68,889	5,741	7.1%
34	83	0	48,000	64,320	0.3%	458,968	70,955	5,913	7.0%
35	84	0	48,000	62,880	0.2%	472,737	73,084	6,090	6.9%

7 Internal rate of return

Her internal rate of return is 6.9% if maximum LTC benefits are used starting at age 84.

the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

³Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁴Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁵Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Use disposable income to fund flexible premiums

Client:

Robert is a 70-year-old retired married male. He has sufficient savings, but is concerned about taxes and rising healthcare costs.

Financial situation:

Combined, Robert and his spouse have sufficient retirement income from their portfolio outside of their IRA. Robert also accumulated a sizeable SEP-IRA of \$750,000. The couple recognizes that long-term care costs could jeopardize their retirement savings.

One solution:

Robert purchases a 10-pay, \$150,000 Lincoln *MoneyGuard*® II policy, using \$15,000 of his investment income annually to fund the premiums — without touching his IRA savings. Lincoln *MoneyGuard* II is a universal life insurance policy with a rider that provides income tax-free reimbursements for qualified long-term care expenses.¹

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	70	\$15,000	\$0	\$147,849	885.7%	\$443,547	\$73,925	\$6,160	412.3%
10	79	\$15,000	\$120,000	\$162,000	1.4%	\$443,547	\$73,925	\$6,160	13.9%

Hypothetical example only. Benefit amounts will vary by client’s age, health status, and gender (except in states where gender does not affect rates or benefits).

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

²Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 70-year-old male, married, healthy nonsmoker; Couples Discount; 6 years of coverage; Return of Premium Option 1 (80%) chosen, assuming premiums are paid as planned, and no loans or withdrawals are taken.

³Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected.

⁴Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶IRR is the internal rate of return on the death benefit.

⁷Internal rate of return on total LTC benefits.

Use a 10-pay strategy and avoid liquidating assets

Retired professional with multiple income sources to finance retirement

Sample highlights from a projection of values for Lincoln *MoneyGuard*® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

1 Couples Discount

Both spouses need not apply to get the discount. Gender is not a consideration.

Age: 70
Underwriting Class: Male, Couples Discount **1**
Minimum LTC Duration: 6 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED¹⁾

2 Flexible premium

Robert can repurpose his investment income, paying \$15,000 annual premiums for 10 years—a total of \$150,000.

3 Return of premium

Robert wants to maximize his future LTC benefits, so he elects the 80% return of premium feature, which can be exercised after he has fully paid all premiums (year 10).

4 Death benefit

If Robert passes away at age 79 without needing care, his policy provides an income tax-free death benefit with a guaranteed value of \$162,000. That's \$12,000 more than his \$150,000 total premium — provided no benefits have been paid, and no loans or withdrawals are taken.

5 Long-term care total benefits

If Robert needs care at age 79, he will have access to \$443,547 in tax-qualified coverage, subject to annual and monthly maximums.

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefit Limits (2)			
						Total	Annual	Monthly	IRR(5)
1	70	15,000	0	147,849	885.7%	443,547	73,925	6,160	412.3%
2	71	15,000	3,264	147,849	167.9%	443,547	73,925	6,160	130.8%
3	72	15,000	7,442	147,849	72.7%	443,547	73,925	6,160	74.7%
4	73	15,000	11,391	147,849	39.6%	443,547	73,925	6,160	50.8%
5	74	15,000	15,092	147,849	23.6%	443,547	73,925	6,160	37.6%
6	75	15,000	18,838	147,849	14.4%	443,547	73,925	6,160	29.2%
7	76	15,000	23,251	147,849	8.6%	443,547	73,925	6,160	23.3%
8	77	15,000	27,112	147,849	4.6%	443,547	73,925	6,160	19.1%
9	78	15,000	30,310	147,849	1.8%	443,547	73,925	6,160	15.8%
10	79	15,000	120,000	162,000	1.4%	443,547	73,925	6,160	13.9%
11	80	0	120,000	159,600	1.0%	443,547	73,925	6,160	12.4%
12	81	0	120,000	157,200	0.6%	443,547	73,925	6,160	11.1%
13	82	0	120,000	153,600	0.3%	443,547	73,925	6,160	10.1%
14	83	0	120,000	151,200	0.1%	443,547	73,925	6,160	9.3%
15	84	0	120,000	150,000	0	443,547	73,925	6,160	8.6%
16	85	0	120,000	150,000	0	443,547	73,925	6,160	7.9%
17	86	0	120,000	150,000	0	443,547	73,925	6,160	7.4%
18	87	0	120,000	150,000	0	443,547	73,925	6,160	6.9%
19	88	0	120,000	150,000	0	443,547	73,925	6,160	6.5%
20	89	0	120,000	150,000	0	443,547	73,925	6,160	6.2%

6 Long-term care annual/monthly benefits

At age 79, Robert is guaranteed an annual long-term care benefit pool of almost \$74,000 — that's \$6,160 of monthly reimbursements for qualified LTC expenses subject to total benefit limit.

7 Internal rate of return

His internal rate of return is 13.9% if maximum LTC benefits are used starting at age 79.

¹⁾This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

²⁾Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

³⁾Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected.

⁴⁾Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁵⁾Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁶⁾Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

A plan to protect both spouses

Client:

Victor, who turns 65 this year, and his spouse, Leslie, are recently retired. Leslie was a long-time executive, and Victor ran a consulting practice for many years. They share a desire to protect each other from long-term care costs with proper long-term care planning.

Financial situation:

Leslie’s pension covers all their living expenses, including travel and discretionary purchases. The couple recognizes the biggest risk to their retirement is the potential of incurring long-term care costs.

One solution:

Victor and Leslie each purchase a \$75,000 policy and spread out their premium payments over a five-year period. Both of them would pay \$15,000 per year in a five-pay Lincoln *MoneyGuard*® II policy with 3% compound inflation protection, available for an additional charge. Lincoln *MoneyGuard* II is a universal life insurance policy with a rider that provides income tax-free reimbursements for qualified long-term care expenses.¹ Below is an example of policy values for Victor. A separate projection of values can be requested for Leslie.

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	65	\$15,000	\$3,948	\$77,526	416.8%	\$250,735	\$38,763	\$3,230	195.8%
20	84	\$0	\$60,000	\$77,526	0.2%	\$439,665	\$67,971	\$5,664	9.0%

Hypothetical example only. Benefit amounts will vary by client’s age, health status, and gender (except in states where gender does not affect rates or benefits).

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

²Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 65-year-old male, married, healthy nonsmoker; Couples Discount; 6 years of coverage; 3% compound inflation option purchased; Return of Premium Option 1 (80%) chosen, assuming premiums are paid as planned, and no loans or withdrawals are taken.

³Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶IRR is the internal rate of return on the death benefit.

⁷Internal rate of return on total LTC benefits.

Use flex-pay to increase affordability

Retired couple who want to leverage assets to protect against a long-term care expense.

Sample highlights from a projection of values for Lincoln *MoneyGuard*® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

1 Couples Discount

Both spouses need not apply to get the discount. Gender is not a consideration.

Age: 65
Underwriting Class: Male, Couples Discount 1
Minimum LTC Duration: 6 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

2 Inflation protection

3% and 5% inflation protection options may be available for an additional charge.

3 Flexible premiums

Victor can withdraw money from his IRA, pay the taxes, and still fund \$15,000 annual premiums for five years, for a total of \$75,000.

4 Return of premium

80% and 100% ROP options available. Victor wants to maximize his future LTC benefits, so he elects the 80% return of premium feature. The return of premium can be exercised after he has fully paid all premiums (year 5).

5 Death benefit

If Victor passes away after age 81 without needing care, his policy provides an income tax-free death benefit with a guaranteed value of \$77,526.

6 Long-term care total benefits

If Victor needs long-term care at age 84, he will have access to \$439,665 in tax-qualified coverage, subject to annual and monthly maximums as a result of his total contribution of \$75,000 over 5 years.

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefit Limits (2)			
						Total	Annual	Monthly	IRR(5)
						2 3% Compound Interest			
1	65	15,000	3,948	77,526	416.8%	250,735	38,763	3,230	195.8%
2	66	15,000	11,095	77,526	82.8%	258,257	39,926	3,327	79.6%
3	67	15,000	18,433	77,526	29.8%	266,005	41,124	3,427	48.4%
4	68	15,000	25,992	77,526	10.5%	273,985	42,357	3,530	33.8%
5	69	15,000	60,000	100,200	9.8%	282,204	43,628	3,636	27.4%
6	70	0	60,000	97,800	6.8%	290,671	44,937	3,745	23.2%
7	71	0	60,000	96,000	5.0%	299,391	46,285	3,857	20.3%
8	72	0	60,000	93,600	3.7%	308,372	47,674	3,973	18.1%
9	73	0	60,000	91,800	2.9%	317,624	49,104	4,092	16.4%
10	74	0	60,000	89,400	2.2%	327,152	50,577	4,215	15.0%
11	75	0	60,000	87,600	1.7%	336,967	52,094	4,341	13.9%
12	76	0	60,000	85,800	1.4%	347,076	53,657	4,471	13.0%
13	77	0	60,000	84,000	1.0%	357,488	55,267	4,606	12.2%
14	78	0	60,000	82,800	0.8%	368,213	56,925	4,744	11.6%
15	79	0	60,000	81,000	0.6%	379,259	58,633	4,886	11.0%
16	80	0	60,000	79,800	0.4%	390,637	60,391	5,033	10.5%
17	81	0	60,000	78,600	0.3%	402,356	62,203	5,184	10.1%
18	82	0	60,000	77,526	0.2%	414,427	64,069	5,339	9.7%
19	83	0	60,000	77,526	0.2%	426,859	65,991	5,499	9.3%
20	84	0	60,000	77,526	0.2%	439,665	67,971	5,664	9.0%

7 Long-term care monthly benefits

At age 84, Victor may receive monthly payments for qualified LTC expenses that begin at \$5,664 and rise 3% compounded annually for inflation, subject to total benefit limit.

8 Internal rate of return

His internal rate of return is 9.0% if maximum LTC benefits are used starting at age 84.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

¹Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

²Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of

the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

³Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁴Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁵Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Plan for LTC costs tax-efficiently

Client:

Jeanine, a recently retired 65-year-old married female, has significant cash flow from investments. Although her husband purchased LTC insurance through his employer, Jeanine didn't have the same opportunity, and is looking for a tax-efficient way to plan for the risks of long-term care costs.

Financial situation:

The couple also has 401(k) assets that should sustain their retirement lifestyle. She recognizes the effect a long-term care event could have on their lifestyle, and wants to make sure she also has a plan in place.

One solution:

Jeanine purchases a 10-pay, \$150,000 Lincoln *MoneyGuard*® II policy with 3% compound inflation protection, available for an additional charge. She annually earmarks \$15,000 to fund the premiums, so she can lock in coverage at today's guaranteed rates and not risk living uninsured. Lincoln *MoneyGuard* II is a universal life insurance policy with a rider that provides income tax-free reimbursements for qualified long-term care expenses.¹

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	65	\$15,000	\$0	\$122,569	717.1%	\$396,413	\$61,285	\$5,107	335.2%
20	84	\$0	\$120,000	\$157,200	0.3%	\$695,113	\$107,463	\$8,955	8.7%

Hypothetical example only. Benefit amounts will vary by client's age, health status, and gender (except in states where gender does not affect rates or benefits).

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

²Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 65-year-old female, married, healthy nonsmoker; Couples Discount; 6 years of coverage; 3% compound inflation option purchased; Return of Premium Option 1 (80%) chosen, assuming premiums are paid as planned, and no loans or withdrawals are taken.

³Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶IRR is the internal rate of return on the death benefit.

⁷Internal rate of return on total LTC benefits.

Use disposable income with a 10-pay strategy

Retired couple wants to make sure they both have a plan

Sample highlights from a projection of values for Lincoln *MoneyGuard*® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

1 Couples Discount

Both spouses need not apply to get the discount. Gender is not a consideration.

Age: 65
Underwriting Class: Female, Couples Discount **1**
Minimum LTC Duration: 6 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

2 Inflation protection

3% and 5% inflation protection options, may be available for an additional charge.

3 Flexible premiums

Jeanine can use her cash flow from investments to fund a \$150,000 policy over a 10-year period.

4 Return of premium

80% and 100% ROP options available. Jeanine wants to maximize her future LTC benefits, so she elects the 80% return of premium feature. The return of premium can be exercised after she has fully paid all premiums (year 10).

5 Death benefit

If Jeanine passes away after age 83 without needing care, her policy provides an income tax-free death benefit with a guaranteed value of \$157,200.

6 Long-term care total benefits

If Jeanine needs long-term care at age 84, she will have access to over \$695,000 in tax-qualified coverage, subject to annual and monthly maximums as a result of her total contribution of \$150,000 over 10 years.

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefit Limits (2)			
						Total	Annual	Monthly	IRR(5)
1	65	15,000	0	122,569	717.1%	396,413	61,285	5,107	335.2%
2	66	15,000	0	122,569	140.2%	408,306	63,123	5,260	117.5%
3	67	15,000	0	122,569	59.3%	420,555	65,017	5,418	69.8%
4	68	15,000	0	122,569	30.7%	433,171	66,967	5,581	48.8%
5	69	15,000	0	122,569	16.9%	446,167	68,976	5,748	37.0%
6	70	15,000	0	122,569	8.9%	459,552	71,046	5,920	29.5%
7	71	15,000	0	122,569	3.9%	473,338	73,177	6,098	24.2%
8	72	15,000	0	122,569	0.5%	487,538	75,372	6,281	20.4%
9	73	15,000	0	135,000	0	502,164	77,633	6,469	17.5%
10	74	15,000	120,000	195,600	4.8%	517,229	79,962	6,664	15.7%
11	75	0	120,000	190,800	3.7%	532,746	82,361	6,863	14.4%
12	76	0	120,000	187,200	3.0%	548,729	84,832	7,069	13.3%
13	77	0	120,000	182,400	2.3%	565,191	87,377	7,281	12.4%
14	78	0	120,000	178,800	1.9%	582,146	89,998	7,500	11.6%
15	79	0	120,000	174,000	1.4%	599,611	92,698	7,725	10.9%
16	80	0	120,000	170,400	1.1%	617,599	95,479	7,957	10.4%
17	81	0	120,000	166,800	0.9%	636,127	98,344	8,195	9.9%
18	82	0	120,000	163,200	0.6%	655,211	101,294	8,441	9.5%
19	83	0	120,000	160,800	0.5%	674,867	104,333	8,694	9.1%
20	84	0	120,000	157,200	0.3%	695,113	107,463	8,955	8.7%

7 Long-term care monthly benefits

At age 84, Jeanine may receive monthly payments for qualified LTC expenses that begin at \$8,955 and rise 3% compounded annually for inflation, subject to total benefit limit.

8 Internal rate of return

Her internal rate of return is 8.7% if maximum LTC benefits are used starting at age 84.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

¹Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

²Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of

the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

³Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁴Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁵Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Greater affordability for younger, healthier clients

Client:

Ryan, age 40, is currently helping his parents cope with a long-term care event while continuing to raise two elementary school age children. Acutely aware of the costs for his parent’s assisted living, Ryan is concerned about long-term care planning for himself but hasn’t had time to address it.

Financial situation:

Ryan is contributing toward several long-term goals, including college for his children and his own retirement. He understands the risk to his retirement plans posed by long-term care expenses, but other financial priorities have taken precedence.

One solution:

By planning now at a relatively young age, Ryan can purchase a \$159,000 Lincoln *MoneyGuard* II policy and maintain his budget by spreading the premiums over 25 years. Lincoln *MoneyGuard* II is a universal life insurance policy with a rider that provides income tax-free reimbursement for qualified long-term care expenses.¹

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	40	\$6,360/yr or \$530/mo for 25 years	\$0	\$144,000	2,164.2%	\$390,816	\$48,000	\$4,000	662.2%
40	79	\$0	\$127,200	\$171,720	0.3%	\$2,620,327	\$321,828	\$26,819	8.8%

Hypothetical example only. Benefit amounts will vary by client’s age, health status, and gender (except in states where gender does not affect rates or benefits).

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

²Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 40-year-old male, single, healthy nonsmoker; 7 years of coverage, 5% compound inflation option purchased; Return of Premium Option 1 (80%) chosen; assuming premiums are paid as planned, and no loans or withdrawals are taken.

³Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶IRR is the internal rate of return on the death benefit.

⁷Internal rate of return on the total LTC benefits.

A 25-pay strategy can significantly lower premiums

Professional in peak earning years wants to protect his family from the burden of long-term care

Age: 40
Underwriting Class: Male, Standard
Minimum LTC Duration: 7 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

Policy Year	Age	Planned Premium	Surrender Value ⁽³⁾	Death Benefit Amount	IRR ⁽⁴⁾	Long-Term Care Reimbursement Benefit Limits ⁽²⁾			
						Total	Annual	Monthly	IRR ⁽⁵⁾
						1 5% Compound Interest			
1	40	6,360	0	144,000	2,164.2%	390,816	48,000	4,000	662.2%
2	41	6,360	0	144,000	328.5%	410,357	50,400	4,200	187.3%
3	42	6,360	1,150	144,000	142.8%	430,875	52,920	4,410	107.1%
4	43	6,360	2,532	144,000	83.3%	452,419	55,566	4,631	75.2%
5	44	6,360	3,910	144,000	55.5%	475,040	58,344	4,862	58.1%
6	45	6,360	5,427	144,000	39.7%	498,792	61,262	5,105	47.3%
7	46	6,360	7,481	144,000	29.8%	523,732	64,325	5,360	40.0%
8	47	6,360	9,485	144,000	23.0%	549,918	67,541	5,628	34.6%
9	48	6,360	11,438	144,000	18.1%	577,414	70,918	5,910	30.6%
10	49	6,360	13,331	144,000	14.5%	606,284	74,464	6,205	27.4%
11	50	6,360	15,153	144,000	11.7%	636,599	78,187	6,516	24.8%
12	51	6,360	16,523	144,000	9.5%	668,429	82,096	6,841	22.7%
13	52	6,360	17,869	144,000	7.7%	701,850	86,201	7,183	21.0%
14	53	6,360	19,184	144,000	6.2%	736,943	90,511	7,543	19.5%
15	54	6,360	20,454	144,000	5.0%	773,790	95,037	7,920	18.2%
16	55	6,360	21,670	144,000	4.0%	812,479	99,789	8,316	17.2%
17	56	6,360	22,827	144,000	3.1%	853,103	104,778	8,732	16.2%
18	57	6,360	23,931	144,000	2.4%	895,758	110,017	9,168	15.4%
19	58	6,360	24,984	144,000	1.7%	940,546	115,518	9,626	14.7%
20	59	6,360	25,971	144,000	1.2%	987,574	121,294	10,108	14.0%
21	60	6,360	26,869	144,000	0.7%	1,036,952	127,358	10,613	13.4%
22	61	6,360	27,652	144,000	0.3%	1,088,800	133,726	11,144	12.9%
23	62	6,360	28,289	144,000	0	1,143,240	140,413	11,701	12.5%
24	63	6,360	28,691	144,000	0	1,200,402	147,433	12,286	12.1%
25	64	6,360	127,200	240,408	3.1%	1,260,422	154,805	12,900	11.7%
26	65	0	127,200	235,320	2.7%	1,323,443	162,545	13,545	11.4%
27	66	0	127,200	228,960	2.4%	1,389,615	170,672	14,223	11.1%
28	67	0	127,200	223,872	2.1%	1,459,096	179,206	14,934	10.8%
29	68	0	127,200	217,512	1.8%	1,532,051	188,166	15,681	10.6%
30	69	0	127,200	212,424	1.6%	1,608,653	197,575	16,465	10.4%
31	70	0	127,200	207,336	1.4%	1,689,086	207,453	17,288	10.2%
32	71	0	127,200	203,520	1.2%	1,773,540	217,826	18,152	10.0%
33	72	0	127,200	198,432	1.1%	1,862,217	228,717	19,060	9.8%
34	73	0	127,200	194,616	0.9%	1,955,328	240,153	20,013	9.6%
35	74	0	127,200	189,528	0.8%	2,053,095	252,161	21,013	9.5%
36	75	0	127,200	185,712	0.6%	2,155,749	264,769	22,064	9.3%
37	76	0	127,200	181,896	0.5%	2,263,537	278,007	23,167	9.2%
38	77	0	127,200	178,080	0.4%	2,376,714	291,908	24,326	9.1%
39	78	0	127,200	175,536	0.4%	2,495,549	306,500	25,542	8.9%
40	79	0	127,200	171,720	0.3%	2,620,327	321,821	26,819	8.8%

1 Inflation protection

3% and 5% inflation options may be available for an additional charge. Because Ryan is young and healthy, he doesn't expect to use his coverage for a long time. To hedge against rising long-term care costs, Ryan elects 5% inflation protection.

2 Flexible premiums

Ryan will pay \$6,360 per year, or **\$530 per month for 25 years**, a total of \$159,000.

3 Return of premium

Ryan wants to maximize his future LTC benefits, so he elects the 80% return of premium feature. The return of premium can be exercised after he has fully paid all premiums (year 25).

4 Death benefit

If Ryan passes away during the first 22 policy years without needing care, his policy provides an income tax-free death benefit with a guaranteed value of \$144,000 — provided no benefits have been paid, and no loans or withdrawals are taken.

5 Long-term care total benefits

If Ryan needs long-term care at age 79, he'll have access to more than \$2.6 million in tax-qualified coverage, subject to annual and monthly maximums.

6 Long-term care monthly benefits

At age 79 Ryan may receive monthly payments for qualified LTC expenses that begin at \$26,819 and rise 5% compounded annually for inflation subject to total benefit limit.

7 Internal rate of return

His internal rate of return is 8.8% if maximum LTC benefits are used starting at age 79.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

¹Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

²Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of

the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

³Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁴Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁵Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Build early protection and maintain flexibility

Client: Victor and Gail, both turning age 50 this year, have two children finishing college within the next few years. During the time they were saving for their children’s college, they postponed pursuing other long-term objectives, including long-term care funding.

Financial situation: The couple is no longer contributing to their children’s 529 plans and they have the flexibility to use that cash flow elsewhere. Both are contributing the maximum to their 401(k) plans, and they hope to continue working until full retirement age.

One solution: Using the cash flow that was previously going into college savings, Victor and Gail consider purchasing two Lincoln *MoneyGuard*® II policies that will provide each of them \$6,000 a month in benefits. By purchasing this year they can spread the payments over 15 years. Lincoln *MoneyGuard* II is a universal life insurance policy with a rider that provides income tax-free reimbursement for qualified long-term care expenses.¹

Values for Victor

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	50	\$8,459/yr for 15 years	\$0	\$144,000	1,602.3%	\$465,726	\$72,000	\$6,000	766.1%
35	84	\$0	\$101,508	\$144,000	0.5%	\$1,272,318	\$196,697	\$16,391	7.7%

Hypothetical example only. Benefit amounts will vary by client’s age, health status, and gender (except in states where gender does not affect rates or benefits).

Values for Gail

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	50	\$9,300/yr for 15 yrs	\$0	\$144,000	1,448.4%	\$465,726	\$72,000	\$6,000	690.2%
35	84	\$0	\$111,600	\$146,196	0.2%	\$1,272,318	\$196,697	\$16,391	7.4%

Hypothetical example only. Benefit amounts will vary by client’s age, health status, and gender (except in states where gender does not affect rates or benefits).

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

²Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. The projection assumes all planned premiums paid on due date. Values assume that the policies were purchased by a 50-year old male and female, Couples Discount, healthy nonsmokers; 3% compound inflation option purchased; Return of Premium Option 1 (80%) chosen; assuming premiums are paid as planned, and no loans or withdrawals are taken.

³Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶IRR is the internal rate of return on the death benefit.

⁷Internal rate of return on total LTC benefits.

Pursue multiple goals with a 15-pay strategy

Funding LTC with current income to protect their future plans.

Sample highlights from a projection of values for Victor's Lincoln *MoneyGuard*® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

1 Couples Discount

Both spouses need not apply to get the discount. Gender is not a consideration.

Age: 50
Underwriting Class: Male, Couples Discount **1**
Minimum LTC Duration: 6 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

2 Inflation protection

3% and 5% inflation options may be available for an additional charge. To hedge against inflation, Victor and Gail elect 3% inflation protection.

3 Flexible premiums

They can use a portion of cash flow to pay annual premiums: **\$8,459 per year** for Victor and **\$9,300 per year** for Gail.

4 Return of premium

80% and 100% ROP options available. Victor and Gail want to maximize future LTC benefits, so they elect the 80% return of premium feature. The return of premium can be exercised after they have fully paid all premiums (year 15).

5 Death benefit

If Victor passes away without needing care, the policy provides an income tax-free death benefit with a guaranteed value of \$144,000 beginning in policy year one — provided no benefits have been paid, and no loans or withdrawals are taken. Death benefits for Gail are similar over the life of the policy.

6 Long-term care total benefits

If Victor or Gail need long-term care at age 84, they will each have access to over \$1.27 million in tax-qualified coverage, subject to annual and monthly maximums as a result of their premium.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

¹Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

²Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

Policy Year	Age	Planned Premium	Surrender Value ⁽³⁾	Death Benefit Amount	IRR ⁽⁴⁾	Long-Term Care Reimbursement Benefit Limits ⁽²⁾			
						Total	Annual	Monthly	IRR ⁽⁵⁾
1	50	8,459	0	144,000	1,602.3%	465,726	72,000	6,000	766.1%
2	51	8,459	909	144,000	265.6%	479,697	74,160	6,180	203.6%
3	52	8,459	3,433	144,000	116.6%	494,088	76,385	6,365	112.7%
4	53	8,459	5,951	144,000	67.4%	508,911	78,676	6,556	77.2%
5	54	8,459	8,452	144,000	44.1%	524,178	81,037	6,753	58.4%
6	55	8,459	11,125	144,000	30.8%	539,903	83,468	6,956	46.7%
7	56	8,459	14,519	144,000	22.4%	556,100	85,972	7,164	38.7%
8	57	8,459	17,823	144,000	16.7%	572,784	88,551	7,379	33.0%
9	58	8,459	21,029	144,000	12.6%	589,967	91,207	7,601	28.6%
10	59	8,459	24,125	144,000	9.5%	607,666	93,944	7,829	25.3%
11	60	8,459	27,080	144,000	7.1%	625,896	96,762	8,063	22.5%
12	61	8,459	29,360	144,000	5.3%	644,673	99,665	8,305	20.3%
13	62	8,459	31,555	144,000	3.8%	664,013	102,655	8,555	18.5%
14	63	8,459	33,657	144,000	2.6%	683,934	105,734	8,811	17.0%
15	64	8,459	101,508	191,850	5.0%	704,452	108,906	9,076	15.8%
16	65	0	101,508	187,790	4.3%	725,585	112,174	9,348	14.8%
17	66	0	101,508	182,714	3.6%	747,353	115,539	9,628	14.0%
18	67	0	101,508	178,654	3.1%	769,773	119,005	9,917	13.2%
19	68	0	101,508	173,579	2.6%	792,866	122,575	10,215	12.6%
20	69	0	101,508	169,518	2.2%	816,652	126,252	10,521	12.0%
21	70	0	101,508	165,458	1.9%	841,152	130,040	10,837	11.5%
22	71	0	101,508	162,413	1.6%	866,387	133,941	11,162	11.0%
23	72	0	101,508	158,352	1.4%	892,378	137,959	11,497	10.6%
24	73	0	101,508	155,307	1.2%	919,150	142,098	11,842	10.2%
25	74	0	101,508	151,247	1.0%	946,724	146,361	12,197	9.9%
26	75	0	101,508	148,202	0.8%	975,126	150,752	12,563	9.6%
27	76	0	101,508	145,156	0.7%	1,004,379	155,275	12,940	9.3%
28	77	0	101,508	144,000	0.6%	1,034,511	159,933	13,328	9.0%
29	78	0	101,508	144,000	0.6%	1,065,546	164,731	13,728	8.8%
30	79	0	101,508	144,000	0.6%	1,097,513	169,673	14,139	8.6%
31	80	0	101,508	144,000	0.5%	1,130,438	174,763	14,564	8.4%
32	81	0	101,508	144,000	0.5%	1,164,351	180,006	15,000	8.2%
33	82	0	101,508	144,000	0.5%	1,199,282	185,406	15,450	8.0%
34	83	0	101,508	144,000	0.5%	1,235,260	190,968	15,914	7.8%
35	84	0	101,508	144,000	0.6%	1,272,318	196,697	16,391	7.7%

7 Long-term care monthly benefits

At age 84, Victor and/or Gail may each receive monthly payments for qualified LTC expenses that begin at \$16,391 and rise 3% compounded annually for inflation, subject to total benefit limit.

8 Internal rate of return

Victor's internal rate of return is 7.7% if maximum LTC benefits are used starting at age 84 (Gail's IRR is 7.4%).

³Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁴Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁵Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Keep the dreams alive for young professionals

Client: Cheryl, a 45-year-old single female, has plans to retire at age 62 to pursue her volunteer work. When she can no longer actively volunteer, her plan is to donate a portion of her savings to strengthen the foundation’s finances.

Financial situation: Cheryl is maxing out her 401(k) contributions, which should cover her living expenses when she retires. She has other savings to be spontaneous, travel, and leave a legacy. She is keenly aware that one of the biggest risks to her assets is the potential for LTC costs.

One solution: Cheryl uses her employment income to purchase a flex-pay \$100,000 Lincoln *MoneyGuard*® II policy with 3% compound inflation protection, available for an additional charge. By starting early — at \$10,000 a year, or \$833 a month, for 10 years — Cheryl will have benefits prior to her retirement. Lincoln *MoneyGuard* II is a universal life insurance policy with a rider that provides income tax-free reimbursements for qualified long-term care expenses.¹

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	45	\$10,000/yr or \$833/mo for 10 years	\$1,156	\$112,339	1,023.4%	\$363,327	\$56,170	\$4,681	482.4%
36	80	\$0	\$80,000	\$113,600	0.4%	\$1,022,253	\$158,053	\$13,171	7.0%

Hypothetical example only. Benefit amounts will vary by client’s age, health status, and gender (except in states where gender does not affect rates or benefits).

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

²Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 45-year-old female, single, healthy nonsmoker; 6 years of coverage; 3% compound inflation option purchased; Return of Premium Option 1 (80%) chosen; assuming premiums are paid as planned, and no loans or withdrawals are taken.

³Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶IRR is the internal rate of return on the death benefit.

⁷Internal rate of return on total LTC benefits.

High-earner funding a 10-pay strategy

Single female funding LTC with current income to protect her future plans.

Sample highlights from a projection of values for Lincoln *MoneyGuard*® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

Age: 45
 Underwriting Class: Female, Standard
 Minimum LTC Duration: 6 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

1 Inflation protection

3% and 5% inflation options may be available for an additional charge.

2 Flexible premiums

Cheryl can use a portion of her employment income to pay \$10,000 annual premiums, or **\$833 per month**, for 10 years — a total of \$100,000.

3 Return of premium

80% and 100% ROP options available. Cheryl wants to maximize her future LTC benefits, so she elects the 80% return of premium, feature. The return of premium can be exercised after she has fully paid all premiums (year 10).

4 Death benefit

If Cheryl passes away without needing care, her policy provides an income tax-free death benefit with a minimum guaranteed value of \$112,339. That's more than 12% above the \$100,000 premium paid into the policy — provided no benefits have been paid, and no loans or withdrawals are taken.

5 Long-term care total benefits

If Cheryl needs long-term care at age 80, she will have access to over \$1 million in tax-qualified coverage, subject to annual and monthly maximums as a result of her total contribution of \$100,000.

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefit Limits (2)			
						Total	Annual	Monthly	IRR(5)
1	45	10,000	1,156	112,339	1,023.4%	363,327	56,170	4,681	482.4%
2	46	10,000	4,806	112,339	188.9%	374,227	57,855	4,821	150.5%
3	47	10,000	8,515	112,339	82.5%	385,454	59,590	4,966	87.0%
4	48	10,000	12,282	112,339	45.9%	397,018	61,378	5,115	60.5%
5	49	10,000	16,108	112,339	28.3%	408,928	63,219	5,268	45.9%
6	50	10,000	20,110	112,339	18.3%	421,196	65,116	5,426	36.7%
7	51	10,000	24,615	112,339	11.9%	433,832	67,069	5,589	30.4%
8	52	10,000	29,138	112,339	7.5%	446,847	69,081	5,757	25.8%
9	53	10,000	33,678	112,339	4.4%	460,252	71,154	5,929	22.3%
10	54	10,000	80,000	225,600	14.4%	474,060	73,288	6,107	20.0%
11	55	0	80,000	218,400	11.9%	488,281	75,487	6,291	18.1%
12	56	0	80,000	212,000	10.0%	502,930	77,752	6,479	16.7%
13	57	0	80,000	205,600	8.5%	518,018	80,084	6,674	15.4%
14	58	0	80,000	200,000	7.3%	533,559	82,487	6,874	14.4%
15	59	0	80,000	194,400	6.4%	549,565	84,961	7,080	13.5%
16	60	0	80,000	188,800	5.6%	566,052	87,510	7,293	12.8%
17	61	0	80,000	183,200	4.9%	583,034	90,136	7,511	12.1%
18	62	0	80,000	178,400	4.3%	600,525	92,840	7,737	11.6%
19	63	0	80,000	173,600	3.8%	618,540	95,625	7,969	11.1%
20	64	0	80,000	168,800	3.4%	637,097	98,494	8,208	10.6%
21	65	0	80,000	164,000	3.0%	656,210	101,448	8,454	10.2%
22	66	0	80,000	160,000	2.7%	675,896	104,492	8,708	9.9%
23	67	0	80,000	156,000	2.4%	696,173	107,627	8,969	9.5%
24	68	0	80,000	151,200	2.1%	717,058	110,855	9,238	9.2%
25	69	0	80,000	148,000	1.9%	738,570	114,181	9,515	9.0%
26	70	0	80,000	144,000	1.7%	760,727	117,606	9,801	8.7%
27	71	0	80,000	140,000	1.5%	783,548	121,135	10,095	8.5%
28	72	0	80,000	136,800	1.3%	807,055	124,769	10,397	8.3%
29	73	0	80,000	133,600	1.2%	831,267	128,512	10,709	8.1%
30	74	0	80,000	130,400	1.0%	856,205	132,367	11,031	7.9%
31	75	0	80,000	127,200	0.9%	881,891	136,338	11,362	7.7%
32	76	0	80,000	124,000	0.8%	908,347	140,428	11,702	7.6%
33	77	0	80,000	121,600	0.7%	935,598	144,641	12,053	7.4%
34	78	0	80,000	119,200	0.6%	963,666	148,980	12,415	7.3%
35	79	0	80,000	116,000	0.5%	992,576	153,550	12,787	7.1%
36	80	0	80,000	113,600	0.5%	1,022,353	158,056	13,171	7.0%
37	81	0	80,000	112,339	0.4%	1,053,024	162,795	13,566	6.9%
38	82	0	80,000	112,339	0.4%	1,084,615	167,679	13,973	6.8%
39	83	0	80,000	112,339	0.3%	1,117,153	172,709	14,392	6.7%
40	84	0	80,000	112,339	0.3%	1,150,668	177,890	14,824	6.6%

6 Long-term care monthly benefits

At age 80, Cheryl is guaranteed a long-term care benefit beginning at \$13,171 every month in reimbursements for qualified LTC expenses and growing at 3% compounded annually subject to total benefit limit.

7 Internal rate of return

Her internal rate of return is 7.0% if maximum LTC benefits are used starting at age 80.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

¹Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

²Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

³Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁴Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁵Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Now identify your new clients

Revisit the four Lincoln *MoneyGuard*[®] solutions client profiles and use the space below to name potential clients who may be good candidates for Lincoln *MoneyGuard* II.

Cash-strong clients, age 60 plus

1. _____

2. _____

3. _____

4. _____

5. _____

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7. _____

8. _____

Pre-retirees, ages 50 to 65

1. _____

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**Retirees looking to reposition assets
or disposable income**

1. _____

2. _____

3. _____

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8. _____

Young professionals, ages 40 to 55

1. _____

2. _____

3. _____

4. _____

5. _____

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7. _____

8. _____

Put Lincoln Wealth Protection
Expertise to work for you.
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Lincoln Financial Group is committed to helping Americans plan for retirement, prepare for the unexpected, and protect their wealth from five key challenges: taxes, long-term health costs, longevity, inflation, and market risk.

Rely on Lincoln for the knowledge and experience to help you address these challenges. Lincoln Wealth Protection Expertise combines state-of-the-art products, seasoned wholesalers and specialists, and powerful visualization tools to assist you in protecting client wealth and planning financial outcomes.

**For more information about Lincoln *MoneyGuard*[®] solutions,
contact your Lincoln representative.**

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Not FDIC-insured
Not insured by any federal government agency
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