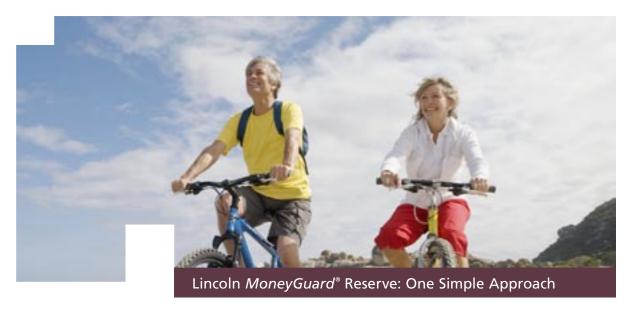
There is a smart, easy, and flexible way to plan for long-term care



Lincoln *MoneyGuard*® Reserve, a universal life insurance policy with long-term care benefits from **The Lincoln National Life Insurance Company** (or in New York by Lincoln Life & Annuity Company of New York), offers one simple approach. Lincoln *MoneyGuard* Reserve, together with its riders, provides benefits you can tap to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement.

How one premium payment of \$100,000 gives you three valuable options for the future

You may be in a situation like Nancy, a hypothetical client. She's 65 years old, in good health, and has set aside \$300,000 for her health in case she needs long-term care.

But with medical costs continuing to rise, this can present a real financial challenge. That's why her financial advisor suggested another option:

- Direct \$100,000 to a Lincoln MoneyGuard Reserve policy
- Reallocate the remaining \$200,000 for retirement and other needs
 Through Lincoln MoneyGuard Reserve, Nancy is prepared for three possibilities. And all of the outcomes are fully guaranteed by the claims-paying ability of the issuing company:
- Long-term care coverage

Reimbursement for long-term care \$83,203 x 6 years = \$499,218

If Nancy needs long-term care, she'll get up to \$83,203 each year for six years to reimburse monthly long-term care costs (that's a maximum of \$6,934 per month). Your policy will pay for qualified long-term care services, up to the monthly maximum benefit as specified in your policy, if a physician¹ certifies that you are chronically ill and care is provided under a care plan prescribed by your physician¹. Nancy will receive these benefits—up to a total of \$499,218—income tax-free. That's nearly 500% of her original premium payment. Note that long-term care benefits are reduced by any loans or withdrawals.

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Reimbursement for long-term care \$83,203 X 6 years = \$499,218



Licensed healthcare practitioner in some states, including Florida and Louisiana. Our representative/insurance agent can provide you with an Outline of Coverage specific to your state.



\$100,000 paid to you



\$166,406 paid to your beneficiaries

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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LCN0809-2020224 LIF-MG-08-0007 MG-FLI021_Z01 RP 10/08 **Z01**

Order code: MG-FLI021



Hello future®

Money back guarantee

\$100,000 returned to you

If Nancy decides she wants her money back, she only needs to notify us in writing and we'll mail her a check for her original universal life single premium payment, no questions asked. The money-back guarantee is provided through the Return of Premium Rider on policies funded with a single premium. The amount received is adjusted for any benefits paid, loans and withdrawals taken, and a portion of the money returned may have tax implications.

Income tax-free death benefits

\$166,406 paid to your beneficiaries

If Nancy never needs long-term care, Lincoln *MoneyGuard*® Reserve will provide her loved ones with a \$166,406 income tax-free death benefit. If she only uses a portion of the death benefit for long-term care, the remaining portion passes income-tax free to her beneficiaries (less any loans or withdrawals she's taken).

Nancy's single premium policy included the two-year Convalescent Care Benefits Rider and the four-year Extension of Benefits Rider. If your age, gender, or health are different from Nancy's, your actual benefit amounts will also differ (unisex rates apply in Montana).

If you have questions about Lincoln *MoneyGuard* Reserve, your financial advisor or licensed insurance agent can address them. Note that we are soliciting the sale of a product and an insurance agent will contact you.

Nancy receives long-term care reimbursements generally income tax-free under IRC Section 104(a)(3). Her beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1).

Important disclosures. Please read.

Lincoln *MoneyGuard®* Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Return of Premium Rider (ROPR) may be included at issue on certain policies. The cost of riders will be deducted from the policy account value. **Guarantees are backed by the claims-paying ability of the issuer and are subject to policy terms and conditions.** The insurance policy and riders have limitations, exclusions, and/or reductions.

This material was prepared to support the promotion and marketing of a universal life insurance product. Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state, or local tax penalties. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.

Lincoln *MoneyGuard®* Reserve is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), an Extension of Benefits Rider (EOBR) on Rider Form LR852 (8/05), and a Return of Premium Rider (ROPR) on Rider Form LR850 (10/07) or LR850F (10/07). **The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

For policies sold in New York, Lincoln *MoneyGuard*® Reserve is issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), an Extension of Benefits Rider (EOBR) on Rider Form LR852 (8/05) and a Return of Premium Rider (ROPR) on Rider Form LR850 (10/07). **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York**.

Products and features, including benefits, exclusions, limitations, may vary by state.