



# Lincoln MoneyGuard<sup>®</sup> II

## Rider Details

Riders are tools to enable clients to customize their policies to fit individual needs. By providing benefits to life insurance policies, riders allow clients to enhance their protection. Additional costs may be associated with some riders.

### Benefits and riders available for Lincoln MoneyGuard<sup>®</sup> II

#### Long-Term Care Acceleration of Benefits Rider (LABR)

The LABR takes the place of the CCB on previous versions of MoneyGuard<sup>®</sup>. The LABR accelerates the LABR Benefit Limit for covered long-term care expenses for 2- years (24 months) or 3-years (36 months). The LABR Limit is equal to the Specified Amount of coverage which the policy owner selects at issue. Inflation protection is built into the LABR but must be selected by the policy owner at issue.

#### Long-Term Care Extension of Benefits Rider (LEBR)

The LEBR takes the place of the EOBR on previous versions of MoneyGuard<sup>®</sup>. The LEBR extends long-term care benefits for 2-years (24 months) or 4-years (48 months). The policy owner selects at issue. Inflation protection is built into the LEBR but must be selected by the policy owner at issue.

#### Inflation protection options

There are three inflation options available on the LABR and LEBR: none; 3% compound inflation; and 5% compound inflation. Monthly maximum long-term care (LTC) benefits increase annually starting at the end of the first rider anniversary. Annual increases apply to the LTC benefits and not the death benefit. If the client elects inflation protection on the LABR, they must have the same type of protection on the LEBR. *State variations and age restrictions may apply.*

#### International benefits

This benefit is built into the LABR and provides benefits if the client is confined to a Nursing Home or Assisted Living Facility outside of the US, its territories, or possessions. The benefits are limited to the maximum monthly benefit that would otherwise be paid. The full LABR Benefit Limit may be used for this purpose. *There is no additional charge for this benefit. There is no international benefit on the LEBR.*

#### Residual death benefit

Even if a client's entire specified amount of death benefit has been used to pay for long-term care, Lincoln MoneyGuard<sup>®</sup> II will pay the beneficiary a residual death benefit. At the time of purchase, the benefit is equal to 5% of the Initial Specified Amount shown on the Policy Schedule or \$10,000 whichever is less. The residual death benefit will be adjusted by 5% of any loans, loan interest, cash withdrawals or loan repayments.

### Value Protection Rider (VPR)

The Value Protection Rider provides the policy guarantees and the return of premium (ROP) benefit. This rider is available at issue only and changes in the ROP benefit are not allowed after issue. ROP benefits become available only after all premiums required for the life of the policy are paid.

#### There are ROP options:

- Basic ROP - Fixed level of 80% of paid premiums returned upon surrender.
- Graded ROP - Returns a vested percentage of the premiums paid upon surrender. The ROP will be graded from 80% to 100% over 6 years. There is an additional charge of 3% of premium assessed. ROP will equal the Return of Total Premium "VPR Threshold" X ROP percentage as seen in the following chart.

ROP Percentage Table	
Duration Year	VPR Graded Percentage
1	80%
2	84%
3	88%
4	92%
5	96%
6+	100%

### Disclosure Information

Lincoln *MoneyGuard*® II 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. Guarantees are subject to the claims-paying ability of the issuer and subject to policy terms and conditions. This policy has exclusions and/or limitations. Additionally, long-term care benefit riders may not cover all expenses associated with long-term care costs incurred by the Insured during the coverage period. Two-year suicide and contestability provisions apply (one-year in some states).

Lincoln *MoneyGuard*® II is issued on Policy Form LN880, Long-Term Care Acceleration of Benefits Rider (LABR) on Form LR881, Long-Term Care Extension of Benefits Rider (LEBR) on Form LR882; and Value Protection Rider (VPR) on Form LR880/ICC15 LR880Rev. and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN.

Product and features, including benefits, terms, and definitions, may vary by state.

Not available in New York. State variations apply.