



Lincoln MoneyGuard® II

5 reasons why

Since 1988, more than 100,000 clients have chosen Lincoln *MoneyGuard* products—universal life policies with optional long-term care riders—to help protect them from long-term care expenses.

1

Long-term care benefits

Clients receive income tax-free reimbursements, worth more than the premium paid, for qualified long-term care expenses. This gives your client more buying power for long-term care needs.¹

2

Death benefit for beneficiaries

If your client never needs long-term care or doesn't use all of their long-term care benefit, a death benefit is paid to their beneficiaries income tax-free.¹

3

Return of premium options

Your clients can choose from two return of premium options.²

4

Streamlined application process

The application process requires a few simple prescreening questions and a 45-minute phone interview—no exams, labs or doctor's statements.³

5

Outstanding claims management experience

Our goal is to approve claims received in good order within 5 days or less.

There is no deductible or elimination period.

¹Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1).

²Through the Value Protection Rider (VPR) available at issue on all policies. Once all planned premiums are paid, the money returned will be adjusted for any loans, withdrawals and benefits paid. There may be tax implications; clients should consult their tax advisor. Rider contains complete terms and conditions. If surrendered before the planned premiums are paid, the surrender value will be paid.

³Prescreening questions not available in CA.

Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company, Fort Wayne, IN.

Products issued by: The Lincoln National Life Insurance Company

For agent or broker use only. Not for use with the public.

For information about LTC planning strategies to help protect wealth, contact your Lincoln representative.

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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Order code: MGR-STO2-FLI001
14-001089



You're In Charge®

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. Additionally, 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.

Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880/ICC13LR880; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/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.

Products and features, including benefits, terms, and definitions, may vary by state. Product not available in New York.

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