



You're In Charge®

WealthProtection ExpertiseSM

Make your idle assets do more

Help protect your portfolio with Lincoln *MoneyGuard*® II

LONG-TERM CARE PLANNING

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

Lincoln *MoneyGuard*® II

Healthcare costs are on the rise. Help protect your retirement assets with your RMDs.

As you know, required minimum distributions (RMDs) from qualified retirement plans are designed to fund your retirement needs. But, if you have sufficient income, you can help protect your savings by leveraging your RMDs to purchase a Lincoln *MoneyGuard*® II policy. This universal life insurance with an optional long-term care insurance rider provides benefits to reimburse your qualified long-term care costs should you become chronically ill. It gives you a choice of flexible premiums and return of premium options.

Meet George



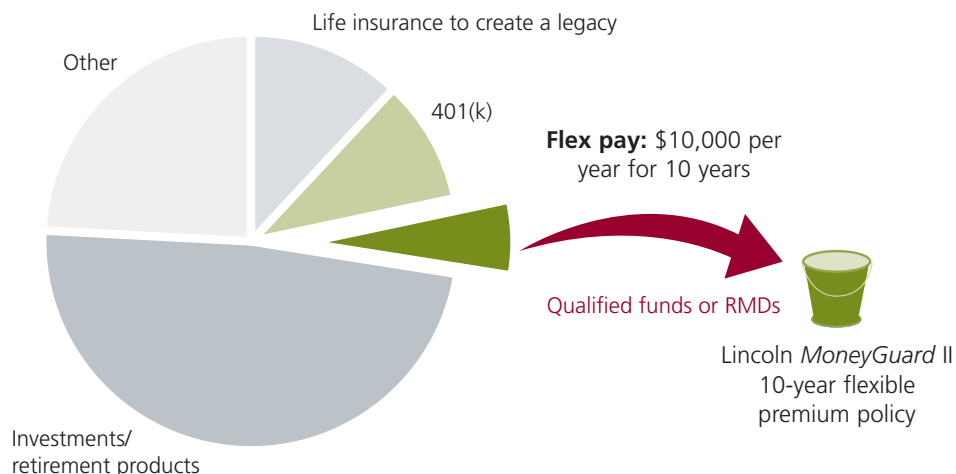
Married, age 65

He is concerned about taxes and wants to leverage assets he has set aside for long-term care.

George has sufficient retirement income. Even though he feels that he could afford to cover qualified long-term care costs himself, he plans to leverage his RMDs when he reaches age 70½ to help protect his portfolio. His advisor recommends a \$100,000 10-pay Lincoln *MoneyGuard* II policy with the Couples Discount and a 2-year Long-Term Care Acceleration of Benefits Rider and a 4-year Long-Term Care Extension of Benefits Rider. For the first five years, George will write a check for each \$10,000 annual premium. When he reaches age 70½, he'll start using his after-tax distributions to pay the remaining five \$10,000 annual premiums. This wealth protection strategy may help ease his future tax burden and gives him a minimum of six years of long-term care benefits worth much more than his original payments.

How the wealth protection strategy works

George's portfolio



Lincoln MoneyGuard II gives him flexibility



Tax-free leverage for long-term care

Income tax-free reimbursements for qualified long-term care expenses¹

OR



Legacy

An income tax-free death benefit for his beneficiaries, which would be reduced by any loans, withdrawals or benefits paid²

OR



Return of premium options

A choice of more long-term care benefits or more liquidity³

Return of premium option 1: More long-term care leverage

Premium	Long-term care benefit			Death benefit	80% return of premium (once all planned premiums are paid)
	Total LTC benefit	Annual LTC benefit (for six years)	Monthly LTC benefit		
\$100,000	\$371,073	\$61,846	\$5,154	\$123,691	\$80,000

Return of premium option 2: More liquidity*

Premium	Long-term care benefit			Death benefit	100% return of premium (available after year 5, provided all planned premiums are paid)
	Total LTC benefit	Annual LTC benefit (for six years)	Monthly LTC benefit		
\$100,000	\$334,998	\$55,833	\$4,653	\$111,666	\$100,000

Return of premium option 2 vesting schedule

Year 1: 80%	Year 2: 84%	Year 3: 88%	Year 4: 92%	Year 5: 96%	Year 6: 100%
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Hypothetical example only. Benefit amounts will vary by client's age and gender. Assumes no inflation protection purchased.

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

² Beneficiaries 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.

³ Through 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.

*Additional cost applies.

Talk with your advisor about your future.

Discover how you can help protect your savings with a long-term care planning strategy that gives you options.

The purpose of this communication is the solicitation of life insurance. A licensed insurance agent/producer will contact you.

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. 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. 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 ICC13LR880; 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.

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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ICC14LCN-945784-061214

POD 9/14 Z01

Order code: LFD-WPLT-BRC002



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