



You're In Charge®

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

WealthProtection ExpertiseSM

Help protect what you've achieved

Use Lincoln *MoneyGuard*® II to help shield your wealth from long-term care expenses

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

Get ready for retirement with long-term care planning before you retire

Today the national average cost of a private room in a Medicare-certified nursing home is \$95,630 per year.¹ As long-term care costs continue to rise, many people take steps to help protect their savings before they retire. A smart time to prepare for long-term care expenses is when you're young and healthy, and could get more value for your dollars. You can leverage your money in a tax-efficient way with Lincoln *MoneyGuard*® II. 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 Ken



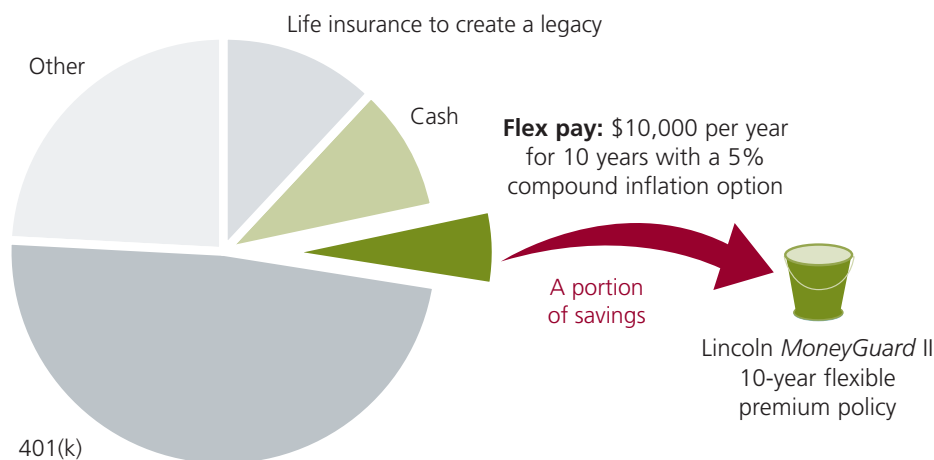
Married, age 45

He's taken care of his family's needs and wants to prepare for his future.

Ken maxes out his 401(k) contributions every year and has saved enough for his children's college education. He wants to get ready for retirement and would like tax advantages and long-term care protection. His advisor, a licensed insurance agent, 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, a 2-year Long-Term Care Extension of Benefits Rider, and a 5% Compound Inflation Option. Ken will use part of his bonus to make ten \$10,000 annual payments. This strategy gives him a minimum of four years of tax-advantaged long-term care benefits.

How the wealth protection strategy works

Ken's portfolio



¹Univita, "2013 Cost of Care Survey," <https://www.lfg.com/lfg/DOCS/pdf/rna/2013CostofCareSurvey.pdf>. For a printed copy of the survey, call 877-ASK-LINCOLN.

Lincoln MoneyGuard® II gives him flexibility



Tax-free leverage for long-term care

Income tax-free reimbursements for qualified long-term care (LTC) expenses²

OR



Legacy

An income tax-free death benefit for his beneficiaries, which would be reduced by any loans, withdrawals or benefits paid³

OR



Return of premium options

A choice of more long-term care benefits or more liquidity⁴

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

\$100,000 premium	Long-term care benefit			Death benefit	80% return of premium (once all planned premiums are paid)
	Total LTC benefit	Annual LTC benefit (four years)	Monthly LTC benefit		
Age 45 values	\$252,657	\$58,620	\$4,885	\$117,239	\$80,000
Age 80 values	\$1,327,297	\$307,949	\$25,662	\$117,239	\$80,000

Return of premium option 2: More liquidity⁵

\$100,000 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 (four years)	Monthly LTC benefit		
Age 45 values	\$219,163	\$50,849	\$4,237	\$101,697	\$100,000
Age 80 values	\$1,151,342	\$267,125	\$22,260	\$135,000	\$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, except where gender does not affect rates or benefits.

² LTC reimbursements are generally income tax-free under IRC Section 104(a)(3).

³ 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.

⁴ Through the Value Protection Rider (VPR) 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.

⁵ 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.

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 LN880 with the following riders: Value Protection Rider (VPR) on form LR880; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882.

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 paid 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.

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Not FDIC-insured
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May go down in value

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