

Take the next step

Prepare for the risk of long-term care expenses



LONG-TERM CARE PLANNING

Not a deposit	Not FDIC-insured	May lose value (variable products)
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

Lincoln *MoneyGuard*® II

Client Guide

For use with the general public. The purpose of this communication is the solicitation of life insurance. A licensed insurance agent/producer will contact you.

Take charge with a plan for the future

You spend a lifetime working toward your goals, so it's important to prepare for an expense that could impact the financial health of your future—long-term care costs. By planning ahead, you'll help protect your retirement and what's important in your life.

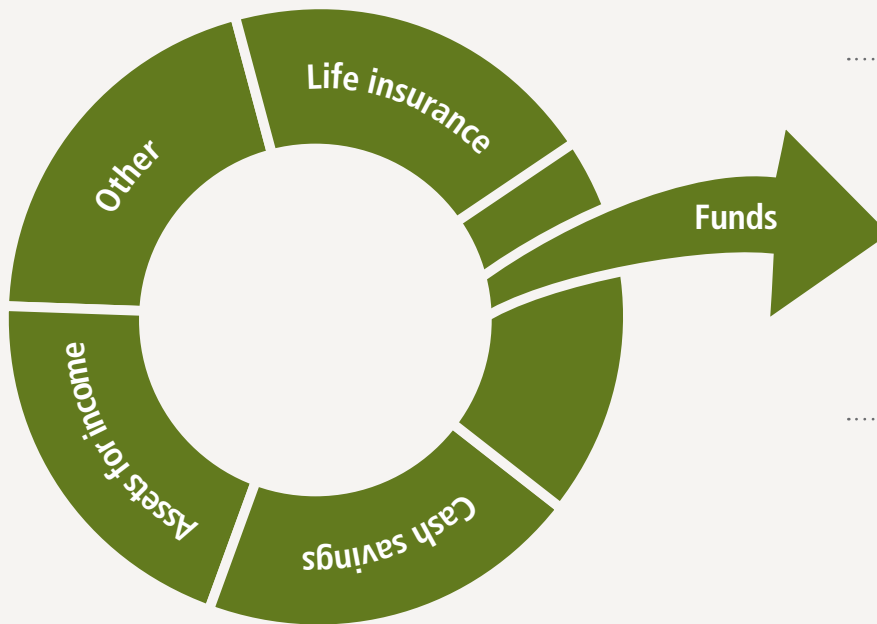
Stay in control with flexible protection

Lincoln *MoneyGuard*® II universal life insurance with an optional long-term care benefit rider gives you income tax-free guaranteed benefits to reimburse your qualified long-term care costs. You'll have financial flexibility and benefits even if you never need care.



Over 98% of claims are paid within three days or less once all claims requirements are met.

Data source: 2016 Lincoln *MoneyGuard*® solutions claims, provided by Lincoln Information Systems.



Benefits if you need long-term care



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



Do it your way!

Choose a flexible premium payment option to fit your needs.

¹ Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). The benefit is subject to annual and monthly maximums and is available for a specific number of years based on the optional riders purchased (up to 7 years). To receive benefits, you must be chronically ill, as indicated in the policy, and receiving services subject to a plan of care prescribed by a licensed healthcare practitioner.

Feel confident

When you have a Lincoln *MoneyGuard*® II policy, you're covered the day it's issued. There's no elimination or deductible period. This may make a real difference in your total out-of-pocket costs for qualified long-term care expenses. It's a good thing to know as you plan for your retirement.

Count on the experience of Lincoln Financial. We're committed to helping individuals like you protect their wealth from the impact of long-term care costs.

Did you know?

Medicare is not an option. It can help with short-term rehabilitation after an illness, but it is not a resource for ongoing long-term care needs.

A benefit if you don't

OR



An income tax-free death benefit²

The death benefit would be reduced by any loans, withdrawals, and benefits paid.

²Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).

³Through the Value Protection Rider (VPR) available at issue. The money returned will be adjusted for any loans, withdrawals and benefits paid, and may have tax implications. Rider contains complete terms and conditions. If surrendered before the planned premiums are paid, the surrender value will be paid.

Return of premium options

OR



Option 1: Maximize your long-term care benefits

A return of 80% of your paid premiums is available once all planned premiums are paid.³

With Option 1, your total long-term care benefit amount will be greater than with Option 2.

OR

Option 2: Maximize your return of premium

100% return of premium is available after year 5 provided all planned premiums are paid; additional cost applies.³

Return of premium vesting schedule

Year 1 = 80%

Year 2 = 84%

Year 3 = 88%

Year 4 = 92%

Year 5 = 96%

Years 6+ = 100%

Contact your advisor to learn more about Lincoln *MoneyGuard*® solutions.

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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. 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 Rev; 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 at suicide (whether or not the Insured had mental capacity to control what he or she was doing), 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 deductibles 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, care or services received outside the United States, other than benefits for Nursing Facility Care Services and Residential Care Facility Services as described in the International Benefits provision; f. services provided by a facility or an agency that does not meet this rider definition for such facility or agency; 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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