



You're In Charge®

The Lincoln National Life Insurance Company

The purpose of this communication is the solicitation of insurance.
Contact will be made by a licensed insurance agent/producer or insurance company.

Lincoln MoneyGuard® II

TAKE the NEXT STEP

Help protect your financial future
from long-term care expenses with
Lincoln MoneyGuard II

Client Guide

LIFE SOLUTIONS

| | | |
|---|------------------|----------------------|
| 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 | | |

Expect more for your future

You spend a lifetime working toward retirement and will probably enjoy many years of it. So you'll want to help protect what you've worked so hard to achieve. It's important to prepare for health-related retirement expenses like long-term care.

Did you know?

\$95,630
per year

is the national average cost of a Medicare-certified nursing home private room.¹

\$19.36
per hour

is the national average rate for Home Health Aides provided by a certified Home Healthcare Agency.¹



Medicare typically does not cover long-term care, which is assistance with basic activities of daily living due to a physical or cognitive impairment.²

Don't take a chance. Take charge.

Establish a plan for care. By planning ahead, you'll help protect your retirement and what's important in your life. Because when you're retired, the last thing you and your family want to deal with is making tough decisions about long-term care, such as:

- Who will take care of you
- Whether to sell your home or other assets to pay expenses
- How to cover the cost of services

¹ Univita, "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.

² Medicare is a national government healthcare program for seniors. Lincoln is not affiliated with Medicare.



Planning for your financial future?



Stay in control. Lincoln *MoneyGuard*® II gives you flexibility to fit your

Lincoln *MoneyGuard* II universal life insurance with an optional qualified long-term care insurance rider provides for long-term care costs. You have flexibility with a choice of premium payment options of 1 through 10 years. If you need care because, as long as you pay your planned premiums, your policy provides:

Benefits if you need long-term care



Funds

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

Leverage your long-term care dollars.
Get more for your money if you need care.

A benefit if



OR

An income tax-free death benefit would be paid to your beneficiary if you die before you need care. The death benefit would be reduced by any loans, withdrawals, and

Leave a legacy to your family worth more than you paid for if you don't need care.

¹Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). The benefit is subject to annual maximums and is available for a specific number of years based on the optional riders purchased (up to 7 years).

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 other policy charges. May have tax implications. Rider contains complete terms and conditions. If surrendered before the planned premiums are paid, a death benefit will be paid.

financial plan.

Provides benefits to reimburse your qualified expenses. You'll have benefits—even if you never

Do it your way

You've got the flexibility to pay the way you want.



if you don't



Free death benefit²
and be reduced by any loans,
and benefits paid.

your loved ones -
your total premiums -
care.

and monthly maximums

and benefits paid, and
paid, the surrender value

Return of premium options

OR



Option 1

Choose to 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

Choose to 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% |
| Year 6 | = 100% |

Feel confident

Depend on us. With more than 100 years of history, Lincoln is committed to helping you take charge of your future. As a matter of fact, people have been choosing Lincoln *MoneyGuard*® policies for over a quarter century.



Our goal is to approve and pay claims within five days or less after all claims requirements are met.

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.

Help protect the important things in your life - your savings, your independence, your loved ones and their legacy.

Let Lincoln help you take charge of your future.

Important disclosures:

This material was prepared to support the promotion and marketing of investment and insurance products. Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state, or local tax penalties. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.

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, 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 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.

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

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 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 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 this rider definition for such facility or agency as described in the Covered Services section of this rider, except as provided in the Alternative Care Services provision above; 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.

For use only in the following states: Montana, North Dakota, South Dakota, and Washington, D.C.

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| 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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