

MoneyGuard Market Advantage®

Buy now, ability to increase later – Flexible payment options that put your clients in control

Many clients are aware of the impact long-term care expenses can have on their portfolio and retirement plan but aren't contributing to a long-term care plan due to several competing long-term financial goals.

With *MoneyGuard Market Advantage* – a variable universal life insurance policy with a long-term care rider – your clients can plan for manageable premium funding now that allows for competing financial priorities with the ability to increase funding later as their financial situation changes.

This payment flexibility provides your clients the advantage to add additional funding each year without underwriting¹ to deliver greater benefit growth potential.



Meet Mary

Age 45, working parent, good health, married

Mary is currently caring for her parents' long-term care needs while raising two children. She is contributing toward several long-term goals, including college savings for her kids. Aware of the risk LTC could have on her retirement, Mary would like to have a protection strategy but still needs to save for other financial goals.

Her needs



Long-term care expense and legacy protection



Flexible premium funding options



Manageable cost



Long-term investment horizon

¹ No additional underwriting requirements unless the policy holder is passed attained age 75 or the policy is past policy year 15 (whichever is later).



Age 45

Qualifies for and purchases a policy with a planned premium of \$2,500 annually for 25 years or until age 70.

Age 55

Mary's situation has changed, and she is no longer contributing to her children's college savings plan and wishes to add more premium to her policy.

She adds an additional \$2,000 per year on top of her planned premium. Her new annual premium is \$4,500, which is within the funding limit of the policy.

Age 70

All premium payments stop as scheduled and continues to be invested in her selected investment options.

Age 85

Expected age for care, benefits available are:²

\$976,980 Total LTC

\$13,658 Max Monthly LTC

\$319,961 Death Benefit

How the strategy is designed to work

Policy design and funding limit

Mary's policy is designed with an annual premium of \$2,500 for 25 years or until she is age 70. As her financial situation changes, she has the flexibility to pay more into her policy up to the funding limit.

Hypothetical example of how it works

Mary's benefits if she only paid the planned premium:

Benefits at age 85	Years 1–25 Premiums	Total Premiums	Max Monthly LTC Benefit	Total LTC Benefit	Death Benefit	Accumulation Value
	\$2,500	\$62,500	\$10,042	\$687,727	\$225,231	\$171,932

Mary's benefits after a financial situation change allows her to reposition assets and add an additional \$2,000 per year starting at age 55:

Benefits at age 85 ²	Years 1–10 Premiums	Years 11–25 Premiums	Total Premiums	Max Monthly LTC Benefit	Total LTC Benefit	Death Benefit	Accumulation Value
	\$2,500	\$4,500	\$92,500	\$13,658	\$976,980	\$319,961	\$244,245

This case study shows hypothetical values and is intended for illustrative purposes only. All values assume all premiums are paid as planned, and that no loans/withdrawals or surrenders are made. It may not be appropriate for all clients. Values will differ per client.

Key takeaways

For an **additional \$30,000 in premium over 25 years**, Mary has **over \$280,000 more total long-term care benefit and nearly \$95,000 more death benefit** than if she only paid her original planned premium.

Never assume it's too early to address long-term care planning with your clients. *MoneyGuard Market Advantage* provides flexible funding options that can adapt to your client's ever-evolving needs and make it more meaningful and affordable to begin planning at earlier ages.

As your client's life evolves, so can their long-term care plan with *MoneyGuard Market Advantage*.

² Assumptions: Female, age 45, couples discount, 6.50% gross/5.96% net rate of return; current charges. With 0% gross/–0.54% net rate of return (guaranteed charges) at age 85 Mary would have the following benefits available: Total LTC benefit of \$170,295; Max monthly LTC benefit of \$3,574; Death benefit of \$63,072; Accumulation value of \$42,574.



Help your clients protect their financial future by implementing an LTC planning solution. Talk with your *MoneyGuard*® representative today.

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MoneyGuard Market Advantage® is a variable universal life insurance policy with a Long-Term Care Benefits Rider (LTCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses and continues long-term care benefit payments after the entire specified amount of death benefit has been paid. Any surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made. The cost of riders will be deducted monthly from the policy accumulation value. The insurance policy and riders have limitations, exclusions and reductions. Renewability, Termination and Cancelability: The LTCBR is noncancelable. This means you have the right, subject to the terms of your policy and rider(s), to continue this rider as long as your policy stays in-force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider(s) on its own and cannot increase the monthly rider charges or monthly inflation charges. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing. The Long-Term Care Benefit Rider 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 financial professional.

***MoneyGuard Market Advantage*® is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, and a Value Protection Rider on Form ICC20VPR-892/VPR-892.**

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