

MoneyGuard Market Advantage[®]

High net worth

MoneyGuard Market Advantage is a variable universal life insurance policy with a long-term care rider that offers benefit growth potential through investment performance and income tax-free benefits.¹

It provides:

- Benefit growth potential
- Annual benefit lock-ins that protect against prolonged market downturns
- Tax advantages to maximize the value of long-term care benefit
- Broad range of investment options







Meet Sarah

Age 55, business owner, good health, married

Sarah recently sold her business for \$15 million and has benefited from favorable equity markets. She is engaged in long-term care planning as she would like to take advantage of tax-efficiency, maximize her legacy and see the benefits of care planning resources. Affordability is not a concern and she is approaching LTC planning with the goal to provide coverage that meets her lifestyle.

Her needs:

-  Stay invested in the markets
-  A tax-efficient solution
-  Death benefit protection if care isn't needed
-  Reduce future care decisions for loved ones

Solution

Sarah meets with her financial professional and decides to purchase and qualifies for *MoneyGuard Market Advantage*. Values shown are to reimburse for qualified long-term care expenses up to the monthly amount noted.

Benefits at age 85 ²	15 Pay Premium	Total LTC Benefit	Max Monthly LTC Benefit	Death Benefit
	\$20,000	\$2,148,063	\$32,738	\$703,491

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.

¹ LTC reimbursements are generally paid income tax-free under IRC Section 104(a)(3). Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).

²Assumption: Female, age 55, couples discount, 6.50% gross/5.96% net rate of return; current charges. With 0% gross/-0.54% net rate of return (current charges) at age 85 Sarah would have the following benefits available: Total LTC benefit of \$528,628; Max monthly LTC benefit of \$10,704; Death benefit of \$256,891.



To take advantage, speak with your *MoneyGuard*® representative today.

Insurance products issued by:

The Lincoln National Life Insurance Company

Distributor:

Lincoln Financial Distributors, Inc.

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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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.**

Product is not available in NY. Please confirm state availability for all other states.

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Variable products are sold by prospectuses, which contain the investment objectives, risks, and charges and expenses of the variable product and its underlying investment options. Read carefully before investing.

Policy values will fluctuate and are subject to market risk and to possible loss of principal. Products, riders and features are subject to state availability. Limitations and exclusions may apply.

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