

MoneyGuard Market Advantage[®]

Mass affluent

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 Jim

Age 62, recently retired, good health, married

Jim is enjoying retirement after a lifetime of service in his chosen profession. He and his wife have a modest portfolio, but it is sufficient for their lifestyle. Jim does not want to rely on his two grown sons for eventual care needs. A habitual saver, he has other risk mitigation strategies in place and has considered other long-term planning strategies in the past.

His needs:

-  Protect withdrawal rate from LTC expenses
-  Lower premiums so he can maintain quality of life in retirement
-  Death benefit protection if care is not needed
-  Access to care planning resources for himself, his wife and sons

²Assumptions: Male, age 62, 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 Jim would have the following benefits available: Total LTC benefit of \$183,482; Max monthly LTC benefit of \$3,974; Death benefit of \$91,515.

Solution

Jim meets with his 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	10 Pay Premium	Total LTC Benefit	Max Monthly LTC Benefit	Death Benefit
	\$10,000	\$630,983	\$9,985	\$200,337

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).



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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LCN-3403464-011321

PDF 8/22 Z03

Order code: MG-MMA-FLI006



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.

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.

Only appropriately-licensed Registered Representatives can sell variable products.

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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