

MoneyGuard Market Advantage®

Financial professionals

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

It provides:

- Opportunity for growth through investment option performance
- Annual benefit lock-ins that help protect against prolonged market downturns
- Tax advantages to help maximize the value of long-term care benefit
- Broad range of investment options







Meet Adam

Age 47, married, financial professional and in good health

Adam has been promoting the value of *MoneyGuard Market Advantage* to his clients, and is now considering a policy for himself as part of his comprehensive financial plan. Adam believes in the power and opportunity of the market and has a longer-term investment horizon. He realizes the need to have protection for his family and to fill the gap for any potential long-term care expenses and is looking for a tax-advantaged solution.

Adam's needs:

-  Long-term care and legacy planning needs
-  Informal care benefits
-  Zero-day elimination period
-  Flexible funding options

² Assumptions: Male, age 47, "couples discount" underwriting class. *MoneyGuard Market Advantage®*, a variable universal life insurance policy with a long-term care rider, assuming a \$12,000 annual premium paid for 10 years. Assumed historical returns from 2001 through 2022 with 80% allocated to the LVIP SSGA S&P 500 Index Std with a current management fee of 23 bps and 20% allocation to the LVIP Delaware Bond Fund Std with a current management fee of 37 bps. Source: *Lincoln DesignIt™*. With 0% gross/-0.26% net rate of return (guaranteed charges) at age 85 Adam would have the following benefits available: Total LTC benefit of \$341,961; Max monthly LTC benefit of \$9,499; Death benefit of \$161,462.

Solution

Adam decides that *MoneyGuard Market Advantage* makes sense based on his present needs and long-term goals. The values shown on the right are used to reimburse for qualified long-term care expenses up to the monthly amount noted.

Adam's benefits at age 68²

10 pay premium	Total LTC Benefit	Max Monthly LTC Benefit	Death Benefit
\$12,000	\$1,249,171	\$20,839	\$580,864

This case study shows historical values and is intended for illustrative purposes only. Past performance is not indicative of future results. 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. The effective date of the *MoneyGuard Market Advantage®* product is 2/16/2021. The inception date of the subaccounts shown pre-date the product availability date.

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 of the same great benefits you offer your clients, speak with your *MoneyGuard®* representative today.

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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Insurance products issued by:

The Lincoln National Life Insurance Company

Distributor:

Lincoln Financial Distributors, Inc.

Lincoln variable universal life insurance is sold by prospectus. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectuses for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to www.LincolnFinancial.com.

With variable products, 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 apply.

With any VUL product, certain fees and costs are involved, including monthly cost of insurance, administrative expense and premium load charges, as well as daily charges on assets invested in the variable subaccounts for mortality and expense risk, and asset management fees. Please consult the prospectus for more detailed information.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

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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.

In most cases, based on our understanding of applicable law, the policy will be a Modified Endowment Contract (MEC) as defined in section 7702A of the Internal Revenue Code. Distributions from a MEC may be subject to income tax, and an additional 10% federal income tax penalty applies to taxable distributions received before the policyowner reaches age 59½.

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.**

Long-term care benefits are set at time of claim and are based on the specified amount of death benefit and accumulation value in the policy. Benefit growth is not guaranteed, and unless on claim, values will increase and decrease daily due to selected investment option performance. Any LTC benefits paid will reduce the policy's specified amount and accumulation value.

The LTCBR is intended to be a qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code.

The insurance policy and riders have limitations, exclusions and 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.

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

Only appropriately-licensed Registered Representatives can sell variable products.

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