

More control, flexibility and options

Benefit Transfer Rider

BTR BENEFITS INCLUDE:

- Ability to increase long-term care benefits, death benefit and length of protection
- No additional underwriting required when benefits are transferred
- Decision not required at time of policy purchase
- Benefits will continue to grow based on the inflation protection option, if applicable³

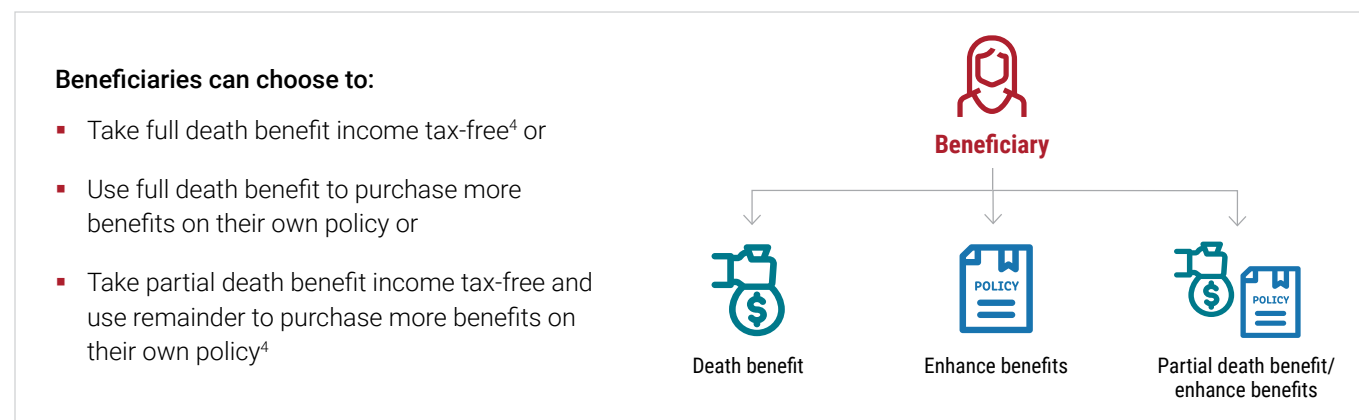
Providing your clients with options when planning for long-term care expenses helps promote a better experience for them and their beneficiaries should they need care.

With the Benefit Transfer Rider (BTR) — included at no additional cost with *MoneyGuard Market Advantage*®, variable universal life insurance policy with a long-term care rider — beneficiaries gain full control of the death benefit with flexible options and the choice of how to use death benefit proceeds to enhance their own *MoneyGuard Advantage* policy.¹

How the Benefit Transfer Rider works

To use this rider, the following qualifications must be met:

- Insured and beneficiary are *MoneyGuard Advantage* policyholders²
- BTR is on both policies
- The beneficiary is the insured on their own policy



¹ BTR will be added to in-force policies and future product versions within the Advantage product suite subject to state approvals.

² Both policies do not need to be opened at the same time.

³ LTC values will continue to increase on each policy anniversary according to the inflation option on the beneficiary's policy.

⁴ Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).

Insurance products issued by:

The Lincoln National Life Insurance Company

Meet Mary and John

Mary (age 54) and John (age 55) are both *MoneyGuard Market Advantage*® policyholders listed as each other's beneficiaries. They appreciate certainty and simplicity when it comes to planning for early retirement, and their goal is to have a long-term care plan in place so a care event does not disrupt their savings. With the BTR available at no additional cost, they have flexibility and control over death benefit proceeds. Here's how it would work for Mary and John.

Hypothetical Benefit Transfer Rider Funding Scenario

After John passes away at age 86, Mary age 85 funds her policy's BTR with John's \$310,583 death benefit.

Long-term care reimbursement benefits					
Age	BTR Funding Amount	Surrender Value	Death Benefit Amount	Total LTC Benefit	Max Monthly
Policy values prior to BTR funding					
80	0	192,519	279,153	770,077	12,178
81	0	198,027	281,198	792,108	12,453
82	0	203,502	282,868	814,009	12,727
83	0	208,935	284,152	835,740	12,999
84	0	214,321	285,047	857,286	13,268
BTR funding year reflecting policy benefits increase					
85	310,583	493,291	623,018	1,305,804	13,529
Policy values following BTR funding. Long-term care benefits continue to grow with policy inflation option.					
86	0	501,934	625,100	1,325,874	13,779
87	0	510,200	626,732	1,345,159	14,021
88	0	518,093	627,930	1,363,674	14,252
89	0	525,625	628,732	1,381,501	14,475
90	0	532,848	629,208	1,398,839	14,692

Mary's outcome using the Benefit Transfer Rider

By leveraging this rider, Mary utilizes death benefit proceeds to grow her existing policy's LTC benefits by **more than 30%**, she extends the duration of the benefits by **32 months** and increases the death benefit of her policy by **\$337,971** — all with no additional underwriting.

MARY AND JOHN'S TIMELINE

MARY, AGE 54; JOHN, AGE 55

Both Mary and John qualify for and purchase a *MoneyGuard Market Advantage*® policy with planned premiums of \$20,000 annually for 5 years.¹

AGE 85 AND AGE 86

John passes away. She uses the full death benefit to fund the Benefit Transfer Rider and applies it to her policy with no additional underwriting requirements.²

SNAPSHOT OF BENEFITS (AGE 85)

WITH BTR

LTC Benefit: **\$1,305,804**
LTC Duration: **96 months**
Death Benefit: **\$623,018**

WITHOUT BTR

LTC Benefit: **\$878,132**
LTC Duration: **64 months**
Death Benefit: **\$287,588**

¹ Policy assumptions: Female, age 54, couples discount underwriting class, 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 \$167,034; Max monthly LTC benefit of \$4,640; Death benefit of \$111,356; Accumulation value of \$0.

² Benefit Transfer Rider funding purchases guaranteed, paid-up long-term care and death benefits. Minimum BTR purchase amount is \$25,000 and cannot be funded prior to attained age 50.

Provide your clients with a flexible LTC expense protection solution

MoneyGuard Market Advantage® can help your clients protect their portfolio and loved ones from the impact of long-term care expenses and provide control and flexibility with the Benefit Transfer Rider.



Talk to your Lincoln *MoneyGuard* representative to learn more about *MoneyGuard Market Advantage*®

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 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, a Value Protection Rider on Form ICC20VPR-892/VPR-892 and a Benefit Transfer Rider on Form ICC22BTR-895/BTR-895.**

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.

BTR funding does not get invested in subaccounts, the Fixed Account, or applied to the Accumulation Value and benefits do not increase or decrease over time due to market fluctuations.

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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