

Take the next step

Lincoln MoneyGuard® II



HYPOTHETICAL CLIENT

Married, male, age 63, good health

He wants to prepare for retirement by planning ahead to fund long-term care expenses with a hybrid long-term care funding solution.

His financial professional recommends that he purchase a \$100,000 single premium Lincoln MoneyGuard II policy. He elects a minimum of six years of long-term care benefits because his policy has a 2-year Long-Term Care Acceleration of Benefits Rider and a 4-year Long-Term Care Extension of Benefits Rider. If he needs care, he'll have benefits worth much more than his premium payment.



Benefits if he needs long-term care

Income tax-free reimbursements for qualified long-term care expenses²



A legacy if he doesn't

An income tax-free death benefit for his beneficiaries³



OR

Return of premium options

A choice of more long-term care benefits or more liquidity⁴

Long-term care benefits at age 85						Option 2 Vesting schedule ⁶
Return of premium options	Total LTC benefit	Annual LTC benefit (for 6 years)	Monthly LTC benefit	Death benefit	Return of premium	
Option 1 – Basic⁵ (more LTC coverage)	\$820,988	\$126,923	\$10,577	\$132,480	\$70,000	Year 1: 70% Year 4: 86%
Option 2 – Vested⁵ (more liquidity)	\$708,523	\$109,536	\$9,128	\$117,000	\$100,000	Year 2: 75% Year 5: 94%
						Year 3: 80% Year 6: 100%

Hypothetical example only. Benefit amounts will vary by client's age and gender. Assumes 3% inflation protection and shows available benefits at age 85.

¹ The hybrid long-term care funding solution is a universal life insurance policy with optional long-term care riders.

² LTC reimbursements are generally income tax-free under IRC Section 104(a)(3). ³ Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1). The death benefit is reduced by loans, withdrawals and benefits paid. ⁴ Through the Value Protection Rider available at issue. Once selected, the return of premium option choice cannot be changed. Rider contains complete terms and conditions. If surrendered before the planned premiums are paid, the surrender value will be paid. There may be tax implications when the return of premium feature is exercised. Please consult your tax professional. ⁵ A return of 70% of paid premiums is available once all planned premiums are paid. ⁶ 100% return of premium is available after year 5, provided all planned premiums are paid; additional cost applies.

Insurance products issued by:
The Lincoln National Life Insurance Company

The purpose of this communication is the solicitation of insurance. Contact will be made by a licensed insurance agent/producer or insurance company.



Discover how to add a hybrid long-term care funding solution to your retirement plan. Talk with your financial professional 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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Benefit eligibility

When you contact our claims department to file a claim, we will request an assessment to be performed by a licensed health care practitioner to determine your benefit eligibility. If we provide the assessor, it will be provided at our expense. We may also choose to accept the assessment of your licensed health care practitioner. To be eligible for benefits, the licensed health care practitioner who performs the assessment must certify that you are chronically ill and unable to perform at least two activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for at least 90 days. You are also considered chronically ill if you require substantial supervision to protect you from threats to health and safety caused by severe cognitive impairment. Recertification of your benefit eligibility is required at least annually.

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Lincoln *MoneyGuard*® II is a universal life insurance policy with a Long-Term Care Acceleration of Benefits Rider (LABR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. Long-Term Care Extension of Benefits Rider (LEBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The return of premium options are offered through the Value Protection Rider (VPR) available at issue; Base option (1) is included in the policy cost; Graded option (2) is available at an additional cost. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made; and may have tax implications. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions and/or 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.

Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880 with the following riders: Value Protection Rider (VPR) on form LR880 Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882.

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.

General exclusions and limitations

This rider will not provide benefits for: a. treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); b. treatment arising out of an attempt at suicide (whether or not the Insured had mental capacity to control what he or she was doing), or an intentionally self-inflicted injury; c. treatment provided in a Veterans Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law; d. loss to the extent that benefits are payable under any of the following: 1. Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount). This means that this rider does not pay for the Insured's Medicare deductibles or coinsurance; 2. other governmental programs (except Medicaid); 3. state or federal workers compensation laws; 4. employer's liability laws; 5. occupational disease laws; and 6. any motor vehicle no-fault laws; e. confinement, care or services received outside the United States, other than benefits for Nursing Facility Care Services and Residential Care Facility Services as described in the International Benefits provision; f. services provided by a facility or an agency that does not meet this rider definition for such facility or agency; and g. services provided by a member of the Insured's or Owner's Immediate Family or for which no charge is normally made in the absence of insurance, unless: 1. the Immediate Family member is a regular employee of the service or care provider furnishing the service or care; 2. the service or care provider receives the payment for the service or care; and 3. the Immediate Family member receives no compensation other than the normal compensation for an employee in his or her job category.

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