

A smart way to help boost your clients' long-term care expense protection

MoneyGuard Market Advantage® – Variable life insurance with a long-term care rider

DOLLAR COST AVERAGING (DCA)

DCA is a systematic approach that is a smart way to help lower the average purchase price over time.

The clients' dollars are used to purchase the investment options over regular time intervals—regardless of market conditions. This strategy of easing into the market can help protect against volatility risk.

Now, imagine giving your clients an extra boost for their long-term care expense protection with a *MoneyGuard Market Advantage* offer that combines the power of DCA with a 10% interest rate.

BENEFITS

- A simple, disciplined approach
- The opportunity to capitalize on the market's ups and downs
- The potential of lower share prices over time

Here's how the program works

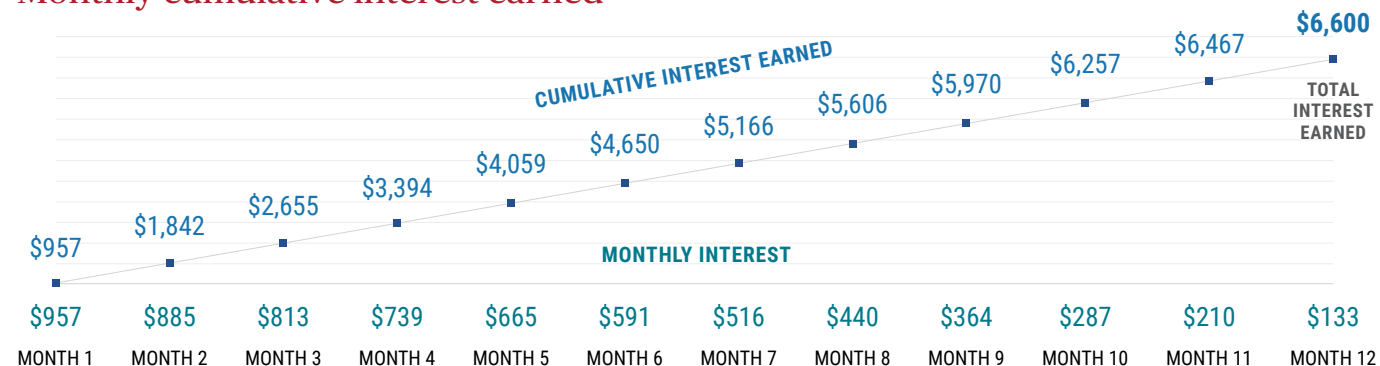
\$120,000 purchases a *MoneyGuard Market Advantage* policy with the entire amount allocated to the DCA program.

\$10,000 of payments plus earned interest is dollar cost averaged into investment options each month for 12 months.

10% guaranteed rate; 5.50% program yield¹

Capitalizing on volatility and easing into investment options over time can help clients benefit from volatile market conditions. Their dollars buy more units when prices are low and less when prices are high.

Monthly cumulative interest earned²



¹The program yield is based on the initial net premium and assumes the net premium payment was added on the first business day of the program and further assumes completion of the DCA program. Money is dollar cost averaged into the account on the 20th day of each month. These periodic investment programs cannot guarantee a profit or protect against a loss in a declining market. DCA involves continuous investing, regardless of fluctuating price levels, and as a result, clients should consider their financial ability to continue to make payments during periods of low price levels. The rates do not reflect the performance of the variable investment options selected by the client. Enhanced interest rate is paid on the declining balance in the Fixed Account, so the amount earned each month will be less. Results may be lower due to product charges (refer to prospectus for details) and premium design patterns. ²This hypothetical example doesn't account for policy charges and asset charges withdrawn from the Fixed Account during the DCA period.

Insurance products issued by:
The Lincoln National Life Insurance Company

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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.

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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How dollar cost averaging works

IN A RISING MARKET



Your clients' dollars buy fewer units at higher prices.

IN A DECLINING MARKET



Your clients' dollars buy more units at lower prices.

WHEN THE MARKET IS VOLATILE



Your clients capitalize on dollar cost averaging to help smooth out fluctuating unit prices.



Help give your clients an extra boost for their LTC expense protection.

Talk with your Lincoln representative about the dollar cost averaging special available with *MoneyGuard Market Advantage*®.

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***MoneyGuard Market Advantage*® variable universal life insurance is issued on policy forms 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 by The Lincoln National Life Insurance Company, Fort Wayne, IN, and are distributed by Lincoln Financial Distributors, Inc., a broker-dealer. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Not available in NY.**

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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.

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