

MoneyGuard Market Advantage[®]

Dollar cost averaging (DCA) rates

MoneyGuard Market Advantage provides

- Growth potential powered by tax deferral
- Portfolio options from leading investment managers
- Protection for what matters most

Fixed account enhanced rate when electing DCA for a 12-month period

Enhanced interest rate

10%

Program yield

5.50%

Eligible for applications signed, dated and received in good order in Lincoln's home office beginning November 13, 2023 through June 30, 2024. In-force policies are not eligible for the program. At issue, the client must elect Dollar Cost Averaging from the Fixed Account for a 12-month period.

RATES ARE SUBJECT TO CHANGE.

The 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 invest 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.

Guarantees are subject to the claims-paying ability of The Lincoln National Life Insurance Company.

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

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).



Help clients take cash off the sidelines with DCA rates for investment growth potential with tax advantages.

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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LCN-6035312-101923
PDF ADA 11/23 **Z01**
Order code: **MG-DCA-RST001**



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Variable life insurance is sold by prospectus containing investment objectives, risks, charges and expenses of the variable product and its underlying investment options. Read carefully.

Only registered representatives can sell variable products.

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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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.

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