

Disciplined care-funding approach with flex-pay

Lincoln MoneyGuard® solutions

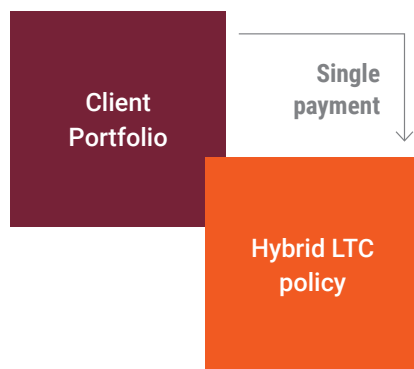
Dollar cost averaging (DCA) is an investment strategy that aims to reduce the impact of volatility on large purchases by investing the same amount over regular intervals—regardless of market conditions.

Similar to DCA, taking a systematic approach toward Lincoln MoneyGuard flex-pay funding can help your clients in any market atmosphere.

By using a disciplined care-funding approach, your clients can secure a hybrid long-term care policy while locking in their current age, health and guaranteed long-term care benefits with the first payment.¹

Volatile markets call for a more disciplined approach. Don't let your clients wait too long for the perfect wave. Instead, help them ease into the water.

Original MoneyGuard funding strategy

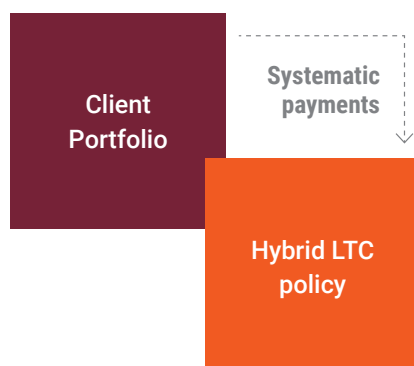


Allocate from cash reserve or sell off assets to provide cash funding for large financial purchases.

Things to consider

- Need to time markets correctly
- May create significant tax consequences
- Reduce liquidity in the portfolio
- Produces a limited scope of clients
- Causes delayed decision-making due to optics of a large purchase

Disciplined care-funding approach



Strategically control the flow of money from cash reserve or investment accounts using planned withdrawals to fund the purchase of a Lincoln MoneyGuard policy over a comfortable period of time.

Things to consider

- Provides added predictability for planning
- Helps manage market volatility and tax liability by allocating premiums over time
- Eliminate need to attempt to time the market
- Start planning when clients are younger and healthier
- Gives post-purchase flexibility

Insurance products issued by:
The Lincoln National Life Insurance Company

Why Lincoln MoneyGuard® solutions flex-pay strategies?

- ✓ MoneyGuard® provides income tax-free, guaranteed long-term care benefits² that are not subject to market risk, interest rate risk or premium increases.
- ✓ A hybrid marketplace leader³ with 30+ years of unwavering commitment to helping clients plan for long-term care expenses.
- ✓ Deliver personalized support to help quickly access funds with our 0-day elimination period and set up direct billing to pay care providers directly.
- ✓ **Care planning resources that** provides clients and their loved ones with immediate access to care advocacy, including customized assistance with finding options for local caregivers.

¹ Benefits are guaranteed as long as the scheduled premiums are paid on time and in full, and no loans, withdrawals or surrenders are taken on the life of the policy.

² LTC reimbursements are generally income tax-free under IRC Section 104(a)(3).

³ LIMRA 2022 U.S. Individual Combination Sales Report. Information represents multiple versions of Lincoln MoneyGuard® and includes sales of the New York product and products sold outside of New York.

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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Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN.

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

Neither diversification nor dollar cost averaging can guarantee a profit or protect against loss in a declining market.

Lincoln MoneyGuard® solutions are universal life insurance policies with long-term care riders.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing 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.

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