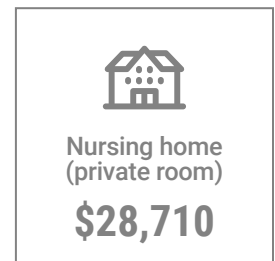
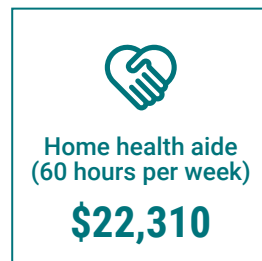


# Our 0-day elimination period helps clients save money

All Lincoln MoneyGuard® solutions have a 0-day elimination period that lets your clients access benefits sooner, once qualified, and prevents them from paying out-of-pocket costs. **Other long-term care solutions may require your clients to pay out-of-pocket costs for 90 days or even longer.**

## 90 days of care could cost you:

### This much today



Assumes 90-day costs using national averages.

### And even more in the future



Assumes 90-day costs using national averages projected for 30 years with a 5% annual increase.

Source: LTCG, "2022 Lincoln Financial Cost of Care Survey," March 2023, [www.whatcarecosts.com/lincoln](http://www.whatcarecosts.com/lincoln). For a printed copy, call 877-ASK-LINCOLN.

Insurance products issued by:  
The Lincoln National Life Insurance Company



Speak with your Lincoln *MoneyGuard*® representative to learn more about our long-term care expense protection solutions.

**Distributor:**

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**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.

***MoneyGuard Market Advantage*® is a variable universal life insurance policy 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. Not available in CA or NY.**

***MoneyGuard Fixed Advantage*® is a universal life insurance policy with a long-term care rider issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890; Benefit Transfer Rider on form ICC21BTR-894/BTR-894.**

**Lincoln *MoneyGuard*® II is a universal life insurance product issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Only available in CA.**

**Only appropriately licensed Registered Representatives can sell variable products.**

**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, risks and features are subject to state availability. Limitations and exclusions may apply.

**For financial professional use only. Not for use with the public.**

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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