

Access cash for informal care

MoneyGuard Market Advantage® – Variable universal life with long-term care

MoneyGuard Market Advantage® seeks to provide long-term care benefits that are flexible, customized and evolve with your clients' changing care needs. Our solution lets policyholders access **cash** through their **Flex Care Cash** benefits to compensate caregivers, including spouses or family members.¹

Using this feature, your clients may receive cash, equal to half of their daily LTC benefits to pay for informal care for up to 7 days a week. Plus, they still keep the remaining balance of their Max Monthly LTC benefit for reimbursement of qualified LTC expenses.

Flex care cash is available as long as Base LTC value remains and informal care is approved as part of the Plan of Care.



**Cash + Reimbursement
= Flexibility**

As your clients
needs change, so
can their benefits.

¹For policyholders to access their long-term care benefits, a licensed health care practitioner must certify that they are chronically ill and unable to perform at least two activities of daily living (bathing, continence, dressing, eating, toileting, transferring) for at least 90 days.

Hypothetical example of how it works

At the time of claim, the plan of care includes an arrangement for the spouse to provide informal care 7 days a week.

Benefits available at claim

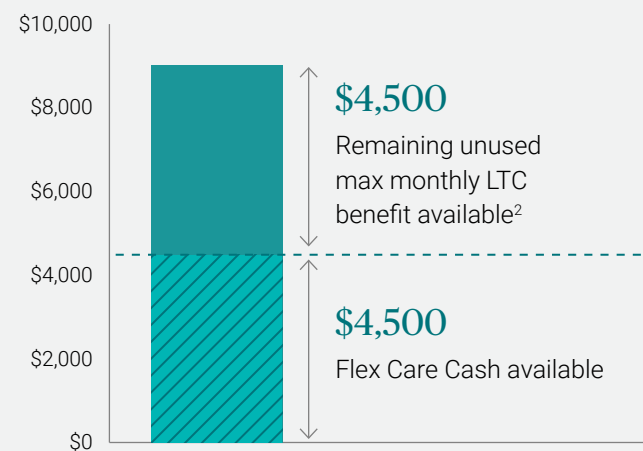
Max monthly LTC benefit = \$9,000

Flex Care Cash

Days of informal care provided by spouse (7 days) x Half of the daily LTC benefit (\$150) = \$4,500 per month (30-day month)

Actual values will vary for each client.

\$9,000 Max Monthly LTC Benefit



² The unused max monthly LTC benefit stays within the total LTC benefit pool.

Look toward the future and help your clients stay in control. MoneyGuard Market Advantage® provides the convenience and flexibility for today and tomorrow.



To take advantage,
speak with your
Lincoln MoneyGuard®
representative 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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LCN-4781792-060922

PDF ADA 8/22 **Z05**

Order code: MG-FCC-FLI001



Insurance products issued by:

The Lincoln National Life Insurance Company

Important Information:

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.

With variable products, 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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MoneyGuard Market Advantage® is a variable universal life insurance policy with a Long-Term Care Benefits Rider (LTCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses and continues long-term care benefit payments after the entire specified amount of death benefit has been paid. Any surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made. The cost of riders will be deducted monthly from the policy accumulation value. The insurance policy and riders have limitations, exclusions and reductions. Renewability, Termination and Cancelability: The LTCBR is noncancelable. This means you have the right, subject to the terms of the policy and rider(s), to continue this rider as long as the policy stays in-force. The Lincoln National Life Insurance Company cannot change any of the terms of the policy and rider(s) on its own and cannot increase the monthly rider charges or monthly inflation charges. If the policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent the policy from lapsing. The Long-Term Care Benefit Rider 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.

***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.**

The insurance policy and riders have limitations, exclusions and 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.

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