



Not a deposit
Not FDIC-insured
May go down in value
Not insured by any federal government agency
Not guaranteed by any bank or savings association

Insurance products issued by:  
The Lincoln National Life Insurance Company

LONG-TERM CARE PLANNING

# *MoneyGuard Fixed Advantage®*

**Universal life insurance policy with a  
long-term care rider**

**Age 85 monthly benefit rankings**

# Important information

This information is provided to help producers evaluate Lincoln's products in relation to competitors' products. This comparison is not intended for and cannot be used with the public. Information is from public sources deemed reliable from peer group companies. Although every attempt has been made to ensure accuracy, it cannot be guaranteed. This information does not include product details. Each product's features and benefits should be weighed against the cost. These results are as of January 22, 2024, and should be rechecked after 60 days.

## **Products Considered**

*Securian SecureCare III* uses LTC Boost ROP and is written on policy form number ICC21-20220, #ICC21-20220 and #ICC21-20221.

*Nationwide CareMatters II* uses Max LTC ROP and is written on policy form #ICC18-NWLA-583.

*OneAmerica Asset Care* is written on policy form # L301 and Policy Form #R501. Single pay uses 25-month AOB, 25-month COB, Ten pay uses 25-month AOB, 50-month COB.

*Brighthouse Smart Care UL* uses indexed inflation and is issued on policy form ICC18-BHFPRODA.

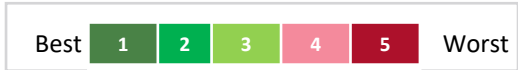
*New York Life Asset Flex* is issued on policy form ICC20-1858815.

*Northwestern Mutual Long-Term Advantage* is issued on policy form UU.EOB.LTCB and UU.EOB.LTCB.ABI.(1121).

# MoneyGuard Fixed Advantage®

Male, \$100,000 premium, 6-year long-term care benefit duration, best inflation option, Basic ROP

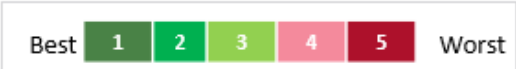
		CURRENT MONTHLY LTC BENEFIT RANKINGS				
Payment Structure	Underwriting Class	50	55	60	65	70
Ten Pay	Couples discount	1	1	1	1	2
	Standard	2	1	1	1	4
Five Pay	Couples discount	1	1	1	1	3
	Standard	2	1	1	1	3
Single Pay	Couples discount	1	1	1	1	4
	Standard	1	1	1	1	4



# MoneyGuard Fixed Advantage®

Female, \$100,000 premium, 6-year long-term care benefit duration, best inflation option, Basic ROP

		CURRENT MONTHLY LTC BENEFIT RANKINGS				
Payment Structure	Underwriting Class	50	55	60	65	70
Ten Pay	Couples discount	2	1	1	1	2
	Standard	3	1	1	2	2
Five Pay	Couples discount	1	1	1	1	2
	Standard	2	1	1	2	2
Single Pay	Couples discount	1	1	1	1	4
	Standard	1	1	1	2	3



# Disclosures

Issuer: 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.**

**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.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

**Distributor:**  
Lincoln Financial Distributors, Inc., a broker-dealer

**Policies:** *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.

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1/24 Z07

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