



Help grow and protect your clients' financial futures

MoneyGuard Market Advantage[®]

Variable universal life with long-term care

MoneyGuard Market Advantage[®] is a variable universal life insurance policy with a long-term care rider for qualified long-term care expenses.

Insurance products issued by:
The Lincoln National Life Insurance Company

LCN-4860801-071922

Long-term care benefits are set at time of claim and are based on the specified amount of death benefit and accumulation value in the policy. Benefit growth is not guaranteed, and unless on claim, values will increase and decrease daily due to selected investment option performance. Any LTC benefits paid will reduce the policy's specified amount and accumulation value.

For broker-dealer use only. Not for use with the public.

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

LONG-TERM CARE
PLANNING

Financial
Professional Guide

When it comes to where your clients live, how they spend their free time, and what they do with their money, your clients want the freedom to be in charge. That’s why it’s important to plan now for their futures – and any future care they may need.

MoneyGuard Market Advantage® allows your clients to not only spend down their death benefit to pay for qualified long-term care expenses but also provides an additional pool of long-term care benefits. Planning for long-term care is one of the most important moves you can make for your clients and their loved ones.

MoneyGuard Market Advantage® is designed to provide:

	<p>Protection for what matters most</p> <p>Protect families and their savings from the cost of long-term care and preserve the legacy your clients have planned</p>
	<p>Growth potential</p> <p>Select from a broad range of investment options that offer the potential for growth</p>
	<p>Favorable tax treatment</p> <p>Multiple tax advantages to maximize the value of their long-term care benefit</p>
	<p>Care planning resources</p> <p>Dedicated support and services to help your clients and their loved ones every step of the way</p>



A smart alternative to self-insuring from an industry expert with 30+ years of providing LTC solutions.¹

¹ Lincoln *MoneyGuard*® solutions have been sold since 1988.

Plan now for future care

Most of your clients don't want to talk about it, but the numbers show they should. Here's why planning ahead is an important step to protecting your clients' financial futures.

What is long-term care?

It is ongoing help with daily activities. Most of the care needs do not relate to medical care aid, but rather assistance with the Activities of Daily Living (ADL), such as:

Bathing	Dressing	Continence
Toileting	Transferring	Eating

What does a long-term care solution do?

It helps take the financial consequences of an extended healthcare event off their portfolio and transfers that risk to an insurance company. It also provides a range of services to support your clients if they were to experience an extended care event. They help cover your expenses if your clients can no longer independently perform at least two ADL for at least 90 days, or if your clients require substantial supervision due to a severe cognitive impairment. Medicare will likely be insufficient and Medicaid does not account for their choices or preferences.

Why plan now?

Your clients want to begin saving for long-term care needs when they're healthy and have more time to grow their benefits. Planning is also about preparing their loved ones for the tough emotional and financial decisions they may need to make on their behalf.



of Americans surveyed acknowledge that having a long-term care plan would help them feel more confident about their financial future¹



believe a long-term care plan would make things easier on adult children.¹

What does planning do?

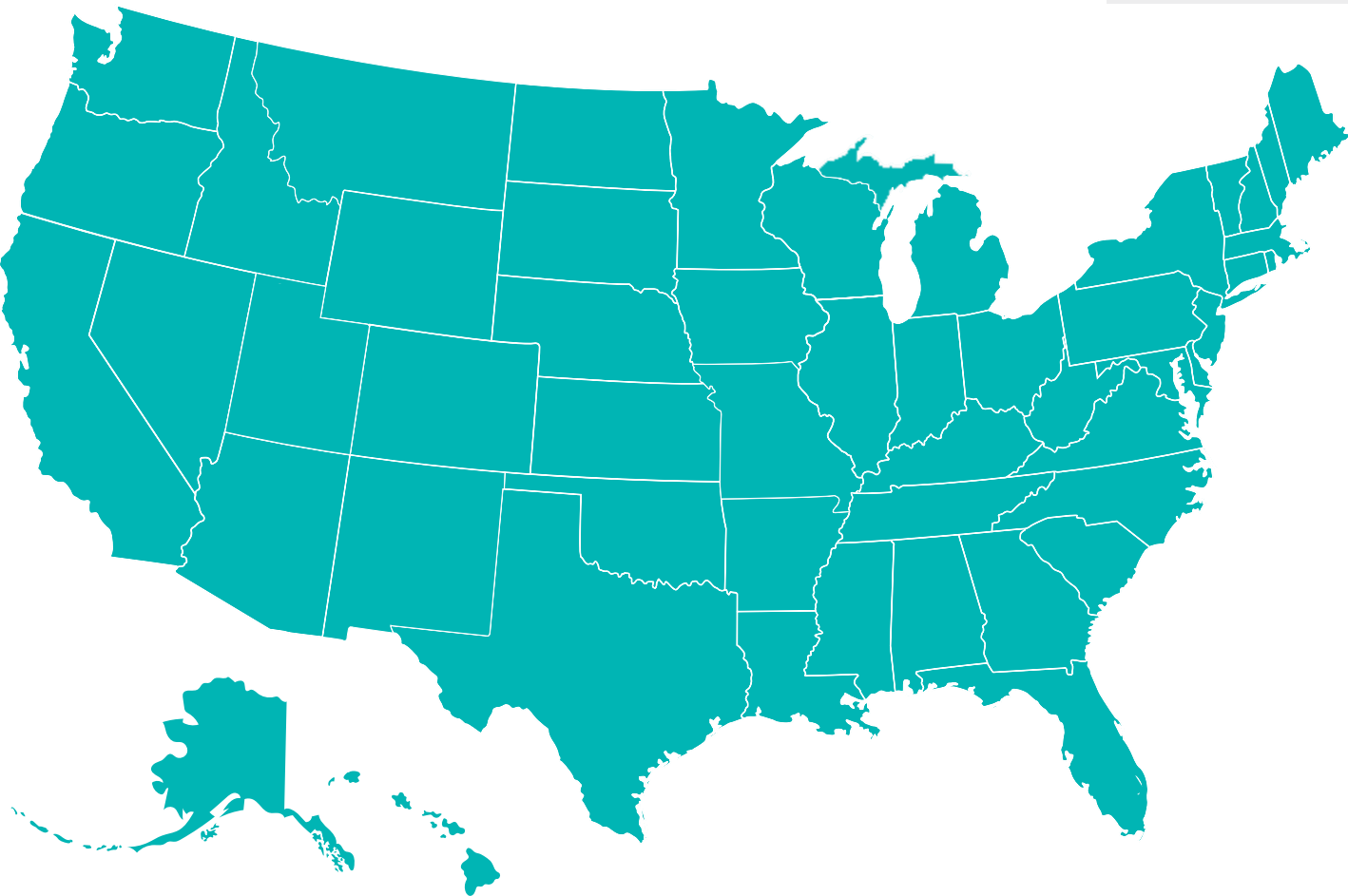
- ✓ Helps protect their hard-earned savings
- ✓ Gives them more control over decisions affecting them and the freedom to choose their care preferences
- ✓ Provides their loved ones resources and support to manage care
- ✓ Helps them feel more confident about the future
- ✓ Ensures their assets are passed to their loved ones

¹ VerstaResearch, "2020 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," August 2020. <http://visit.lfg.com/MG-VRST-PPT001>. For a printed copy, call 877-ASK-LINCOLN.

Learn about the cost of care

When you need long-term care and do not have a dedicated funding solution, it is estimated your annual withdrawal rate could jump from

5% to 11%¹



What it costs

National average annual care costs²

\$84,458

Home health care agency
(60 hours per week at
\$27.07 per hour)

\$57,916

Assisted living facility
(one-bedroom)

\$115,106

Skilled nursing facility
(private room)

¹ VerstaResearch, "2020 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," August 2020. <http://visit.lfg.com/MG-VRST-PPT001>. For a printed copy, call 877-ASK-LINCOLN.

² LTCG, "2021 Lincoln Financial Cost of Care Survey," March 2022, www.whatcarecosts.com/lincoln. For a printed copy, call 877-ASK-LINCOLN.

Access a wide range of portfolio options from leading investment managers

MoneyGuard Market Advantage[®], a variable universal life insurance policy helps your clients feel more confident about staying invested in the markets and preparing for long-term care expenses.

Customizable portfolio options

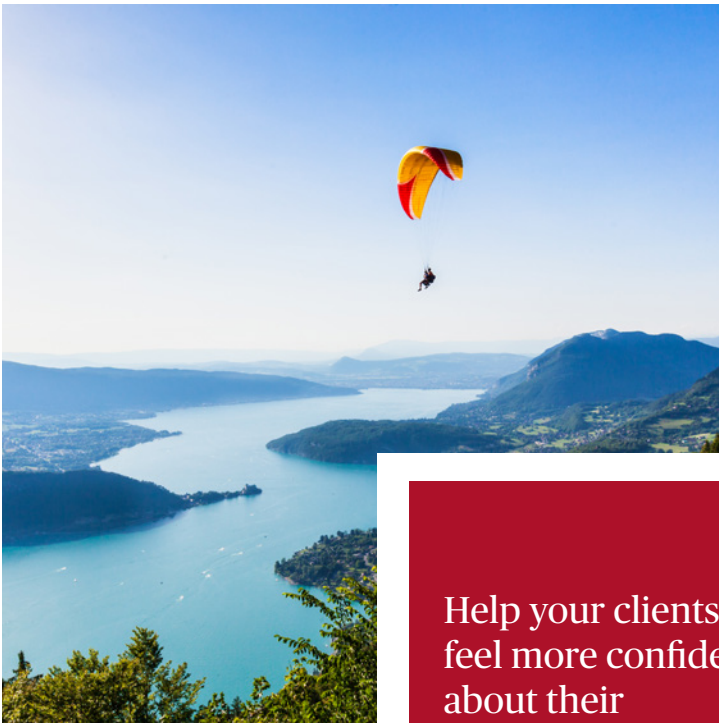
- Ability to use a model portfolio solution or build their own portfolio.
- Access to 40+ active and passive investment options from leading investment managers.
- Access to target-date funds and tax-free exchanges to help your clients keep their investment mix in line with their overall financial goals as your clients age.

Select managers include:



[To learn more about investment options, check out our investment guide.](#)

Long-term care benefits are set at time of claim and are based on the specified amount of death benefit and accumulation value in the policy. Benefit growth is not guaranteed, and unless on claim, values will increase and decrease daily due to selected investment option performance. Any LTC benefits paid will reduce the policy's specified amount and accumulation value.



Help your clients
feel more confident
about their
financial future.

Help align their strategy to their investment style

Help your clients’ make the investment decisions that are right for them.

For the type of client who:



Wants to select a preset portfolio allocation.

Choose from our menu of professionally managed asset allocation options for a simple alternative to selecting individual funds and monitoring their performance.



Likes the convenience to choose one fund that evolves over time based on their investment horizon.

Choose from professionally designed, all-in-one target-date investment options that fit their risk tolerance and time horizon.



Prefers to build a customized portfolio.

Choose from diverse investment options ranging from large cap growth to emerging markets and more.

The choice is theirs¹

Whether your clients want to select their own investment options to further customize their strategies or prefer a more hands-off approach, you can help them find the right fit with *MoneyGuard Market Advantage*[®].

It’s easy to stay on track by implementing **dollar cost averaging²** and **automatic rebalancing³** to ensure that your clients’ long-term care strategies remain aligned with their risk tolerance and investment objectives.

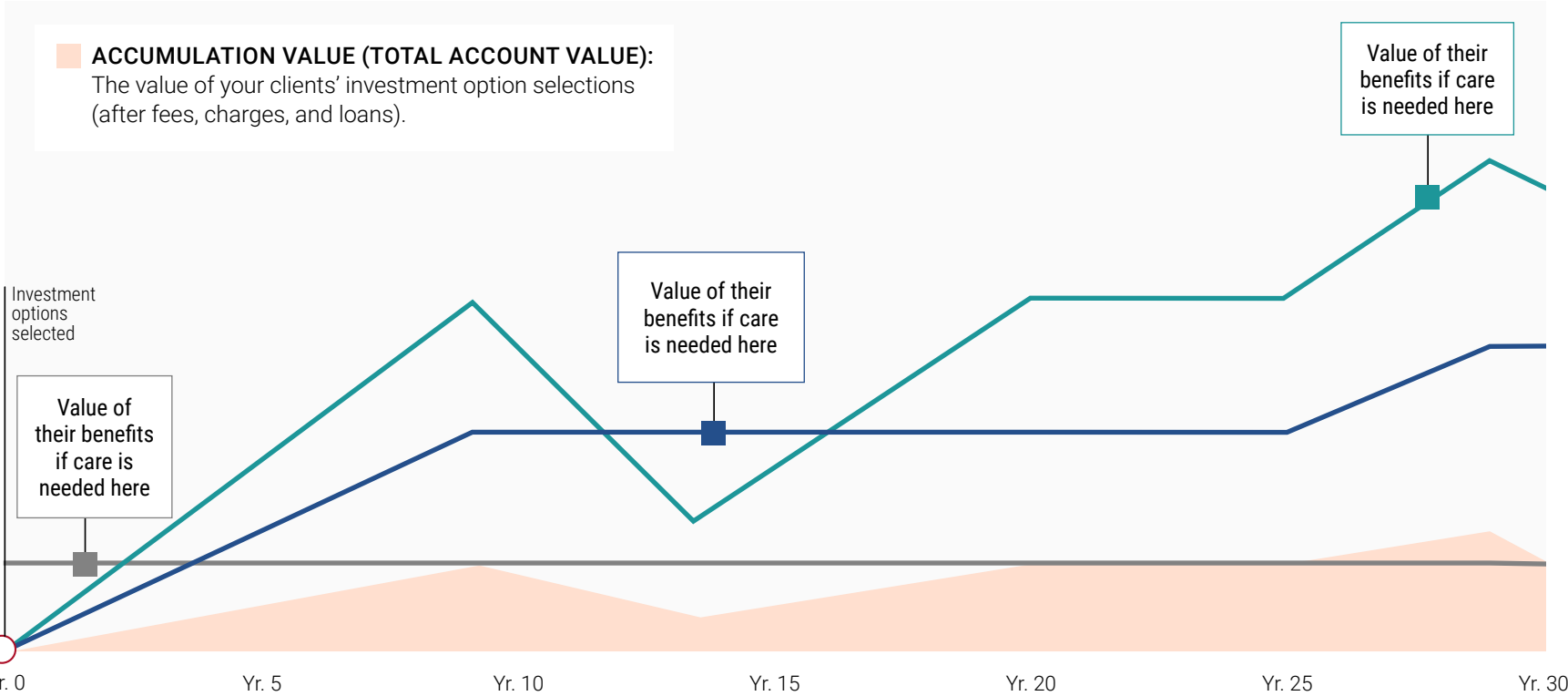
37 Actively managed portfolios

27 Morningstar categories

Work with your clients to determine which approach is best for them.

¹ Allocation rules apply and are based on the risk profile of the funds selected. Please see policy for full details.
² Dollar cost averaging is an optional program that enables you to systematically reallocate specified dollar amounts from the Fixed or Money Market Accounts to the variable accounts. By allocating funds on a regular basis as opposed to a one-time allocation, you may reduce the average cost per unit over time. Neither dollar cost averaging (DCA) nor portfolio rebalancing assures a profit or protects against loss in declining markets. Because dollar cost averaging involves continuous investment in securities regardless of fluctuating price levels, you need to consider if you’ll be in a position to continue purchasing through periods of low price levels.
³ Quarterly automatic rebalancing and allocation rules are required to maintain the Value Protection Rider (VPR) on Lincoln *MoneyGuard Market Advantage*[®].

MoneyGuard Market Advantage® offers growth potential



This hypothetical chart shows how the policy features are designed to work. The data points and timeline are for illustration only and do not reflect any past or future policy investment option performance. If your clients have a 0% return on their policy's investment options, they will receive their LTC Minimum Guaranteed Benefit as long as their policy is in-force. This is not a representation of what your clients would receive; request a personalized illustration for your clients.

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At time of claim, your clients' LTC benefits will be the greatest of:¹

4x their policy Accumulation Value
(LTC Market Value)

2.5x their policy anniversary Accumulation Value,
which automatically locks in annually
(LTC Protected Value)²

3-year initial minimum guaranteed
long-term care benefit
(LTC Base Value)³

Whether or not your clients need care, their beneficiaries may receive an income tax-free death benefit.⁴

¹ Long-term care reimbursement amounts are subject to the monthly maximum. ² Assuming the Value Protection Rider is in-force and all requirements are followed. ³ The LTC Base Value is set at issue and is based on the specified amount of death benefit of the VUL policy. Assuming all premiums are paid, no post-issue loans, withdrawals, increases or decreases. All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. ⁴ Beneficiaries may receive an income tax-free death benefit under Internal Revenue Code Section 101(a)(1).

A long-term care strategy that offers tax advantages

In addition to being able to harness the power of the markets, *MoneyGuard Market Advantage*[®] lets your clients receive their benefits income tax-free,¹ which may provide value regardless of fluctuating tax rates over longer periods of time.



While it's invested

Any growth is tax-deferred and will be income tax-free for qualified expenses. Transfers and rebalancing between investment options are also tax-free.²



If you need it

When your clients need to access their benefits to cover qualified long-term care expenses, they can do so income tax-free.

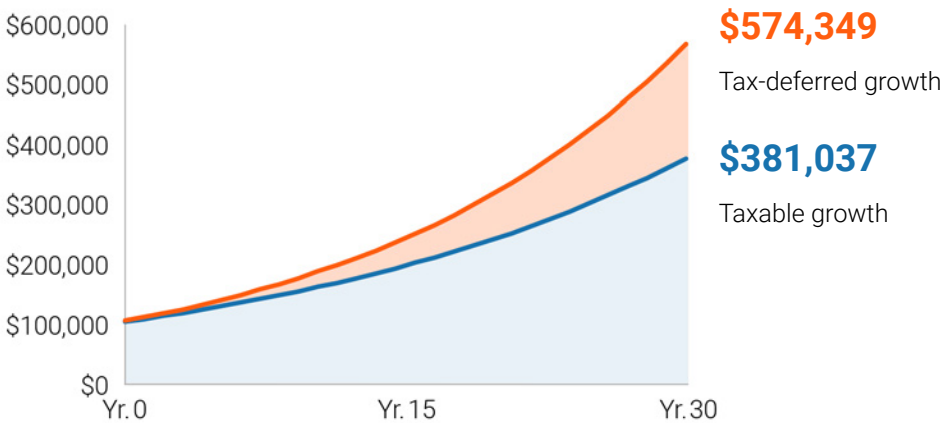


And if they don't

If your clients don't need long-term care, their benefits will be passed on — income tax-free — through a death benefit.

The impact of tax-deferred vs. taxable returns

Growth of \$100,000 investment in a 24% tax bracket





This “Impact of tax-deferred vs. taxable returns” chart is a hypothetical example for illustrative purposes only. Not related to any product performance; no fees and/or expenses are reflected. Example assumes initial investment of \$100,000 earning 6% annually (net of expenses) over a 30-year period in a 24% federal tax bracket. “Taxable growth” assumes taxes were paid annually. State and local taxes were excluded. No loans or withdrawals were taken. Not intended to imply or predict any future results.


¹ LTC reimbursements are generally paid income tax-free under Internal Revenue Code Section 104(a)(3). Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).


²Up to 24 transfer requests are available in any policy year. Lincoln reserves the right to charge a fee for each transfer in excess of 24 per year. A VUL policy is not designed to serve as a vehicle for frequent trading. Market timing is prohibited.

The advantage that makes it easier for your clients and their loved ones

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Benefit Transfer Rider¹
Gives your client’s beneficiary, who is also a policyholder, the option to enhance their benefits or take a legacy payout.
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Flex Care Cash²
Access cash to compensate caregivers, including spouses or family members.
- 

Streamlined underwriting
No medical exams or lab tests required. Your client may be approved after completing a straightforward telephone interview.
- 

Flexible payment options
Fund with a single, upfront payment or pay over time, with the flexibility to adjust as needed.

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.



- How the Benefit Transfer Rider works
- Beneficiaries can choose to:
- Take full death benefit income tax-free³ or
 - Transfer full death benefit to purchase more benefits on their own policy or
 - Split the proceeds and take partial death benefit income tax-free and leverage remainder to purchase more benefits on their own policy³

¹ All policies include the Benefit Transfer Rider at issue for no additional cost. This rider provides beneficiaries, who are also the Insured on a separate policy with BTR, the ability to increase their benefits using a portion of or all of their death claim proceeds. Benefits can be utilized without needing to go through Underwriting. Minimum BTR purchase amount is \$25,000 and cannot be funded prior to attained age 50. To use the Benefit Transfer Rider, both the insured and beneficiary must be included on existing policies, the rider must be on both policies, and the beneficiary must be the insured on their policy. ² Up to 50% of the maximum daily LTC benefit. Benefit is available as long as Base LTC value remains and informal care is approved as part of the Plan of Care. ³ Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).

Tailored to match your lifestyle



MoneyGuard Market Advantage[®] provides flexibility and customization for your clients and their loved ones.

IN-HOME CARE

If your clients prefer to have assistance in their home

ASSISTED LIVING

If your clients choose to downsize and prefer a social atmosphere

NURSING HOME

If your clients need more skilled care services

ALTERNATIVE CARE SERVICES¹

For care needs not covered by traditional services or options that may evolve in the future

Other care services: Caregiver training and care planning services, adult day care, respite care, hospice, bed reservation and non-continual services.

Our 0-day elimination period saves your clients money

Our 0-day elimination period lets them access their benefits sooner 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 your clients:

This much today

 Home health aide (60 hours per week) \$19,490	 Assisted living facility (one-bedroom) \$14,479	 Nursing home (private room) \$28,776
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Assumes 90-day costs using national averages.²

And even more in the future

 Home health aide (60 hours per week) \$47,267	 Assisted living facility (one-bedroom) \$35,115	 Nursing home (private room) \$69,789
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Assumes 90-day costs using national averages projected for 30 years with a 3% annual increase.²

¹ Qualified long-term care services that are not covered under any other provision, but are prescribed in the care plan that a licensed health care practitioner and Lincoln mutually agree are appropriate to meet the insured’s long-term care needs, could be considered for reimbursement. These services must be provided as an alternative to services otherwise covered. ² LTCG, “2021 Lincoln Financial Cost of Care Survey,” March 2022, www.whatcarecosts.com/lincoln. For a printed copy, call 877-ASK-LINCOLN.

Lincoln Concierge Care Coordination: By their side every step of the way

Thinking about your clients’ care preferences may seem overwhelming, which is why we provide Lincoln Concierge Care Coordination¹ at the time your clients purchase *MoneyGuard Market Advantage*[®].
Your client’s care should revolve around them, and we have the tools to help build that plan. Our care planning resources provide your clients with complimentary access to the resources and flexibility needed to plan over time and better assist their loved ones.



Develop a personalized action plan
Help build a personal care plan with resources and recommendations to assist in finding the care your clients need.



Explore provider services
Your clients can see what’s available from skilled nursing to home healthcare and community options.



Access an online library
Help clients find a wealth of information, such as third-party articles, videos and checklists on topics regarding health, aging and elder care.

By your side every step of the way

With decades of claims-paying experience² and more than a century of financial strength and stability,³ we’re committed to providing an experience marked by knowledge and simplicity.


Lincoln provides a dedicated, experienced support team to help your clients:

- ✓ File a claim through our simple, straightforward process
- ✓ Access funds quickly and seamlessly
- ✓ Review and manage your claims with payment options that include direct billing and Electronic Funds Transfer (EFT)

¹ A version of Lincoln Concierge Care Coordination is available for Lincoln *MoneyGuard*[®] Solutions policyowners. However, the tools, resources and services may change or evolve over time. All information within this client guide is current as of the created date of this material.

² Lincoln *MoneyGuard*[®] solutions and predecessors have been sold since 1988.

³ The Lincoln National Life Insurance Company was established in 1905.



To take advantage,
speak with
your Lincoln
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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Order code: **MG-MMA-BLV003**



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.

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent professional as to any tax, accounting or legal statements made herein.

Lincoln Concierge Care Coordination is available for all Lincoln *MoneyGuard*® solutions policyowners.

Lincoln Concierge Care Coordination includes claims support provided by Lincoln Financial and services provided by a third-party vendor not affiliated with Lincoln Financial. Concierge Care third-party vendors do not provide direct care or home services. Participating providers are not agents or employees of Lincoln Financial Group or the third-party vendor. Results and outcomes cannot be guaranteed. The availability of any particular provider cannot be guaranteed and is subject to change. Lincoln Financial does not monitor or participate in the review of programs or services referred or recommended by third-party vendors. Long-term care coverage is provided through the applicable long-term care rider offered through your Lincoln policy.

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.

We will not deny benefits for pre-existing conditions. This does not preclude us from exercising other remedies available at law, in equity or in contract because of misrepresentations. A pre-existing condition means a condition for which medical advice or treatment was recommended by or received from a provider of health care services within 6 months preceding the effective date of coverage of an insured person.

In most cases, based on our understanding of applicable law, the policy will be a Modified Endowment Contract (MEC) as defined in section 7702A of the Internal Revenue Code. Distributions from a MEC will be subject to income tax, and an additional 10% federal income tax penalty applies to taxable distributions received before the policy owner reaches age 59½.

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 form 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 issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on Policy Form 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. A version of Lincoln Concierge Care Coordination is guaranteed for Lincoln *MoneyGuard*® solutions policyowners. However, the tools, resources and services may change or evolve over time.

All information within this financial professional guide is current as of the created date of this material.

Product available in all states except NY and CA; other state availability subject to firm approvals.

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