

MoneyGuard Market Advantage®

Variable universal life insurance with a long-term care rider

Since unveiling our first long-term care funding solution over 30 years ago, Lincoln Financial Group has never wavered from our commitment to help clients plan for long-term care expenses. Our recently launched product — *MoneyGuard Market Advantage*® — is powered by investment-driven benefit growth potential, with downside protection, a multiplier for long-term care dollars, and a death benefit for legacy planning if not used for LTC — all with built-in tax efficiencies.¹

Help grow and protect your clients' financial futures by harnessing the power of the markets to address one of the biggest risks to a retirement portfolio.²



Long-term care benefit growth potential

Uncapped benefit growth potential through market participation. Your clients could receive 4x policy the Accumulation Value with a guaranteed 3-year minimum LTC benefit duration.³



Protected benefits

Lock in 2.5x the policy anniversary Accumulation Value automatically every year. Each time the lock-in is triggered, it creates a new minimum benefit floor.⁴



Legacy protection

If your clients don't need care, they can leave a meaningful legacy with an investment option performance based death benefit.



Investment options

Access to 40+ active and passive investment options from leading investment managers.⁵

Don't let your long-term care planning fall short.

- Option for beneficiaries to increase benefits on their own policy through the Benefit Transfer Rider.⁶
- Reduce potential out-of-pocket costs with our 0-day elimination period.
- Access cash for informal care needs through Flex Care Cash benefits.
- No medical exams or lab tests required with streamlined underwriting.
- Shorter turnaround times with online personal history interviews.
- Flexible premium options so clients can buy now with the ability to increase later.

¹ LTC reimbursements are generally paid income tax-free under IRC Section 104(a)(3). Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1). ²VerstaResearch, "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. ³The 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. ⁴Assuming the Value Protection Rider is in-force and all requirements are followed. ⁵Allocation rules apply and are based on the risk profile of the funds selected. Please see policy for full details. ⁶All 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, without needing to go through Underwriting. 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. Minimum BTR funding is \$25,000 and beneficiary must be at least attained aged 50.

Insurance products issued by:

The Lincoln National Life Insurance Company



Help your clients protect their financial future by implementing an LTC planning solution. Talk with your *MoneyGuard*® representative today.

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|---|
| 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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Insurance products issued by:

The Lincoln National Life Insurance Company

Distributor:

Lincoln Financial Distributors, Inc.

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 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 your policy and rider(s), to continue this rider as long as your policy stays in-force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider(s) on its own and cannot increase the monthly rider charges or monthly inflation charges. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your 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. For costs and complete coverage details, contact your financial professional.

***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. Product is not available in NY.**

Please confirm state availability for all other states. 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, riders and features are subject to state availability. Limitations and exclusions may apply.

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