Help your clients reduce the impact of taxes and maximize growth potential

Tax-deferred vs. taxable growth

While you can't control the market, you can help your clients reduce the impact of taxes on their portfolio. Clients don't always think about the impact of self-funding for long-term care expenses, but they can have an impact. Help your clients diversify their portfolio mix with the right options and reduce tax consequences while maximizing growth potential.

One way to help is using a financial vehicle that provides tax-deferred growth potential. A solution with tax-deferred returns will provide more growth than the same investment in a taxable account. Over a 30-year period, assuming a 6% rate of return and a 24% tax bracket, the same $100,000 investment would have grown almost $200,000 more tax-deferred than in a taxable equivalent option.

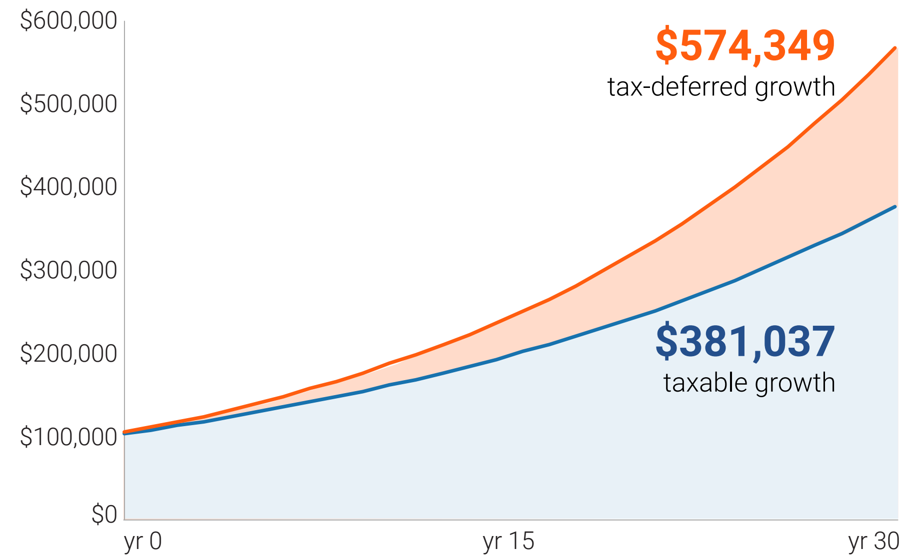
In this example, more than

$193,000

is gained by choosing a tax-deferred investment

The impact of tax-deferred vs. taxable returns

Growth of $100,000 investment in a 24% tax bracket assuming 6% earnings annually



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. With a tax-deferred investment, taxes are due upon withdrawal. Note that this does not include costs associated with a VUL policy. These costs will offset the growth shown.

Insurance products issued by:
The Lincoln National Life Insurance Company

Help your clients reduce the impact of taxes and keep more of what they earned with *MoneyGuard Market Advantage®* — a variable universal life insurance policy with a long-term care rider. This market-driven solution provides tax advantages, including:

- Tax-deferred growth potential through investment option performance
- Tax-free long-term care benefits to cover qualified expenses[1]
- Tax-free death benefit if care is not needed[2]

Incorporating tax-smart solutions now will allow your clients to benefit from tax advantages for long-term care expenses in the future.

To take advantage of the power of tax-deferred growth for long-term care expense protection, talk to your Lincoln *MoneyGuard* representative today!

[1] LTC reimbursements are generally paid income tax-free under Internal Revenue Code Section 104(a)(3).

[2] Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).

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

***MoneyGuard Market Advantage®* is a variable universal life insurance policy 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, and a Value Protection Rider on Form ICC20VPR-892/VPR-892.**

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.

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.

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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.

Loans and withdrawals will reduce the policy's cash value and death benefit amounts, may cause the policy to lapse, and may have tax implications. If the policy is a MEC, a 10% federal income tax penalty may apply for amounts withdrawn prior to age 59½.

Product is not available in CA and NY. Please confirm state availability for all other states.

Only appropriately licensed Registered Representatives can sell variable products.

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