



LONG-TERM CARE PLANNING

MoneyGuard
Market Advantage[®]
Campaign in a box

Insurance products issued by:
The Lincoln National Life Insurance Company

Overview

Quickly create an email campaign that can help elevate your business.

Objective

Introduce Lincoln's new *MoneyGuard Market Advantage*® product, share key resources and identify potential client opportunities

Campaign/Target suggestions

1. Target current long-term care producers who are Finra registered to sell variable products
2. Send an email every two weeks

Follow these steps to implement

1. Select a subject line and body copy, including footnotes and LCN #
2. Include slide 9 disclosures with each email sent, below the footnote
3. For CA, MT and NY – add language provided regarding product availability

Timing	Topic
Week 1	Announcing <i>MoneyGuard Market Advantage</i> ®
Week 3	Power of the markets
Week 5	Tax efficiency
Week 7	Downside protection
Week 9	Long-term care protection with a death benefit

Featured marketing material

Client Guide



Interactive version

(Available in all states except CA, FL, MT and NY.)

Static version

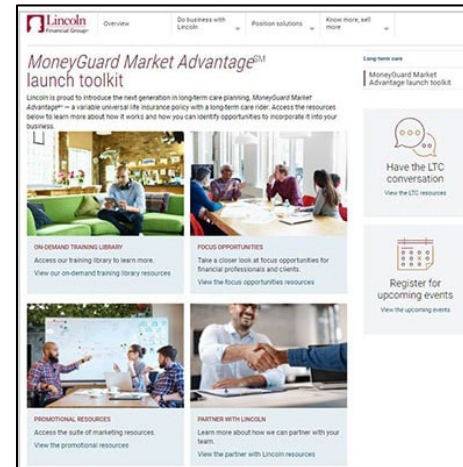
(Available in all states except CA, MT and NY.)

Investment Guide



(Available in all states except CA, MT and NY.)

MMA Toolkit



www.LFG.com/MMAToolkit

Case Studies



High income earners

High net worth

Young professional

Mass affluent

Announcement Email

Subject line options

- **SUBJECT LINE 1 - Introducing Lincoln *MoneyGuard's* new Variable LTC product**
- **SUBJECT LINE 2 - A new Investment-driven LTC product from Lincoln *MoneyGuard***
- **SUBJECT LINE 3- There's nothing out there like this—Lincoln *MoneyGuard's* new Variable LTC product**
- **SUBJECT LINE 5 - Exciting news to share about Lincoln *MoneyGuard's* new Variable LTC product**

For CA, MT and NY only

- **Add this sentence to body copy since the product is not available:**
 - **Although *MoneyGuard Market Advantage* is not currently available to residents of CA , MT or NY, it may be purchased by your clients who reside in states where this product is approved.**

Body copy

[Recipient First Name],

I am excited to share the latest innovation from Lincoln Financial, a new long-term care planning strategy *MoneyGuard Market Advantage*®, a variable universal life policy with an LTC rider for qualified expenses.

This innovative Lincoln product is powered by investment-driven growth potential, with downside protection, a multiplier for LTC dollars, and asset protection for legacy planning if not used for LTC—all with built-in tax efficiencies.

It's designed to help your clients prepare for long-term care expenses through:

- Participation in the market
- Protection and multiplication of the asset for funding long-term care
- Preservation of the asset to pass to beneficiaries if it's not used for long-term care

All in a tax-efficient¹ wrapper!

[[Click here](#) to learn more about Lincoln's new innovative long-term care planning product. - or – [Click here](#) to learn more about Lincoln's new innovative long-term care planning product (FL only)]

[Signature]

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).

[Copy and paste all disclosure from slide 9 here]

LCN-3418540-012221A

Power of the markets

Subject line options

- **SUBJECT LINE 1 - Investing for the long term (care) with Lincoln's *MoneyGuard Market Advantage*®**
- **SUBJECT LINE 2 - Harness the power of the market for LTC planning with Lincoln's *MoneyGuard Market Advantage*®**

For CA, MT and NY only

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Body copy

[Recipient First Name],

You and your clients believe that investing can be one of the best ways to reach their long-term goals. Why not use that same approach in long-term care planning?

Now they can, with *MoneyGuard Market Advantage*®, a variable universal life policy with an LTC rider for qualified expenses.

This innovative Lincoln product is powered by investment-driven growth potential, with downside protection, a multiplier for LTC dollars, and a death benefit for legacy planning if not used for LTC—all with built-in tax efficiencies.¹

If you have clients who want protection while staying positioned for growth, we should talk.

[[Click here](#) to learn more about the investment options available.]

[Signature]

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).

[Copy and paste all disclosure from slide 9 here]

LCN-3418704-012221A

Tax efficiency

Subject line options

- **SUBJECT LINE 1 - An LTC strategy with market participation *and* tax efficiencies**
- **SUBJECT LINE 2 - A smarter alternative to self-funding LTC—introducing *MoneyGuard Market Advantage*[®]**
- **SUBJECT LINE 3 - Great news if you like tax efficiency—introducing *MoneyGuard Market Advantage*[®]**

For CA, MT and NY only

- **Add this sentence to body copy since the product is not available:**
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Body copy

[Recipient First Name],

Your clients look to you to help them manage their money in the most tax-efficient way possible. Now, you can offer an investment-driven long-term care strategy that offers tax advantages!

MoneyGuard Market Advantage[®], a variable universal life policy with an LTC rider for qualified expenses, is powered by investment-driven growth potential, with downside protection, a multiplier for LTC dollars, and asset protection for legacy planning if not used for LTC—all with built-in tax efficiencies.¹

What makes this strategy so tax-efficient?

- Any investment option growth is tax-deferred
- No taxes to transfer or rebalance
- LTC benefits pay out income tax-free¹
- Death benefits pass income tax-free¹ to beneficiaries

[Please visit the [*MoneyGuard Market Advantage Toolkit*](#) for financial professional and client-friendly marketing material, focus opportunities, promotional resources, and a calendar of upcoming events.]

[Signature]

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).

[Copy and paste all disclosure from slide 9 here]

Downside protection

Subject line options

- **SUBJECT LINE 1 - Upside Growth with Downside Protection with Lincoln *MoneyGuard's* new Variable LTC strategy**
- **SUBJECT LINE 2 - Protecting your LTC strategy with Lincoln *MoneyGuard's* new variable product**
- **SUBJECT LINE 3 - Lincoln *MoneyGuard's* new variable product helps plan for market ups and downs**

For CA, MT and NY only

- **Add this sentence to body copy since the product is not available:**
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Body copy

[Recipient First Name],

Lincoln *MoneyGuard Market Advantage*® — a variable universal life policy with an LTC rider for qualified expenses — is the next generation in long-term care planning and is powered by investment-driven growth potential, with downside protection, and tax-efficient¹ guardrails to help your clients prepare for long-term care expenses with:

- Growth through participation in the market
- Downside protection with annual lock-ins, coupled with an asset multiplier for funding long-term care
- Preservation of the asset to pass to beneficiaries if it's not used for LTC through a death benefit

All in a tax-efficient¹ wrapper!

Help your clients feel more confident about staying invested while building a plan for long-term care expenses.

[[Click here](#) to learn more about Lincoln's new innovative long-term care planning product. - or – [Click here](#) to learn more about Lincoln's new innovative long-term care planning product (FL only)]

[Signature]

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).

[Copy and paste all disclosure from slide 9 here]

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Long-term care protection with a death benefit

Subject line options

- **SUBJECT LINE 1 - Benefits even if you don't need care with *MoneyGuard Market Advantage*®**
- **SUBJECT LINE 2 - Benefits that can pass to beneficiaries—introducing *MoneyGuard Market Advantage*®**
- **SUBJECT LINE 3 - Worried about throwing money away?**

For CA, MT and NY only

- **Add this sentence to body copy since the product is not available:**
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Body copy

[Recipient First Name],

Sometimes clients worry that building an LTC strategy could mean throwing money away if they never need long-term care services.

With *MoneyGuard Market Advantage*® — a variable universal life policy with an LTC rider for qualified expenses — clients can take comfort knowing they have a plan in place if they do need care. And if they don't? Their death benefit has growth potential through market performance that will be passed income tax-free to their beneficiaries.¹

MoneyGuard Market Advantage® is powered by investment-driven growth potential, with downside protection, a multiplier for LTC dollars, and asset protection for legacy planning if not used for LTC, all with built-in tax efficiencies.

[Click here for a [\[High income earners; High net worth; Young professional ; Mass affluent\]](#) case study and see how *MoneyGuard Market Advantage* can help your clients prepare for long-term care expenses.]

[Signature]

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).

[Copy and paste all disclosure from slide 9 here]

LCN-3419165-012221A

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Disclosures

Issuer:

The Lincoln National Life Insurance Company, Fort Wayne, IN

Distributor:

Lincoln Financial Distributors, Inc.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates, including broker-dealer/distributor Lincoln Financial Distributors, Inc., Radnor, PA, and insurance company affiliates The Lincoln National Life Insurance Company, Fort Wayne, IN, and Lincoln Life & Annuity Company of New York, Syracuse, NY. Affiliates are separately responsible for their own financial and contractual obligations.

MoneyGuard Market Advantage® is a variable universal life insurance policy issued 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.

The LTCBR is intended to be a qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code.

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.

Long-term care and death benefits will be reduced if any withdrawals or loans are taken. Taking loans or withdrawals will impact performance and guarantees and will have tax consequences; surrender charges may apply.

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.

The cost of riders will be deducted monthly from the policy accumulation value.

MoneyGuard Market Advantage® is not available in CA, MT, NY or VI.

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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

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

Order code: MG-MMACB-PPT001
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[LincolnFinancial.com](https://www.lincolnfinancial.com)



Thank You