

# Lincoln *MoneyGuard*® II NY

Enhanced submission process

LONG-TERM CARE  
PLANNING

Process Guide

Insurance products issued by:  
Lincoln Life & Annuity Company of New York

For use with financial professionals only. Not for use with the general public.

2789101



# Your simplified guide to a better financial professional and client experience

We want you to have greater control of the total Lincoln MoneyGuard® experience. This new submission process will help you create a speedier and more customized experience for your clients.

## Point-of-sale

- Prepare for the client meeting by running a projection of values within Lincoln *DesignIt*™ or WinFlex.
- Print the MoneyGuard checklist. Use it to guide you through the forms needed with each application submission.

Note: The ticket has been replaced by new forms (Part I, LTC Supplement and Part II).

## Client interview

**For greater control over the interview experience, the client can choose how they want the interview to be conducted.**

**OR**

Client can complete Part I, LTC Supplement and Part II on paper with their financial professional. The financial professional submits with point-of-sale forms. If additional information is needed to make an underwriting decision, Lincoln will call the client for details.

Client can request a phone interview conducted by a Lincoln representative. The financial professional submits interview request with Part I.

A Lincoln representative will call your client and complete the LTC Supplement and Part II forms. The telephone interview is now shorter than before (25–30 minutes). The Part II form will only be completed for clients who are determined to be eligible for Lincoln MoneyGuard II NY, based on answers provided on the Medical LTC Supplement form.

## Underwriting advantages

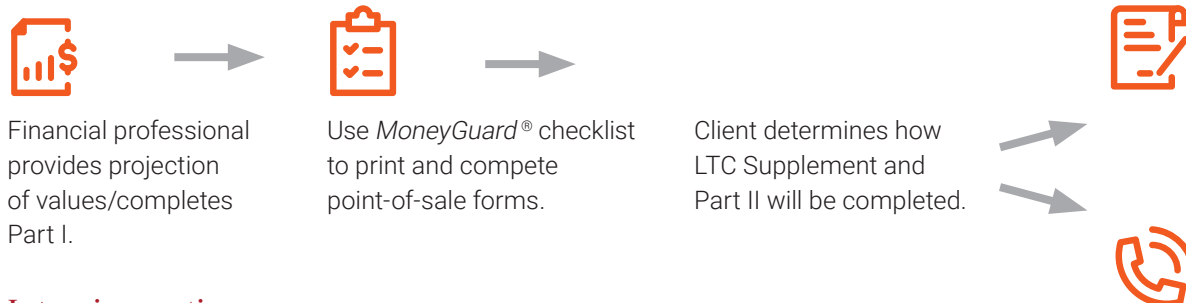
Prequalification tools help make for a smoother, more efficient underwriting process for you and your client. Lincoln MoneyGuard employs some of the most advanced underwriting in the industry. These are just a few examples that make Lincoln an industry leader in underwriting:

- A 25- to 30-minute personal history interview, and a client-friendly worksheet to help them prepare
- A 10- to 20-minute cognitive assessment, for ages 61 and older
- Financial underwriting and suitability performed concurrently with medical underwriting
- Immediate ordering of Medical Information Bureau and prescription information
- No exams or labs required

## Policy issuance and delivery

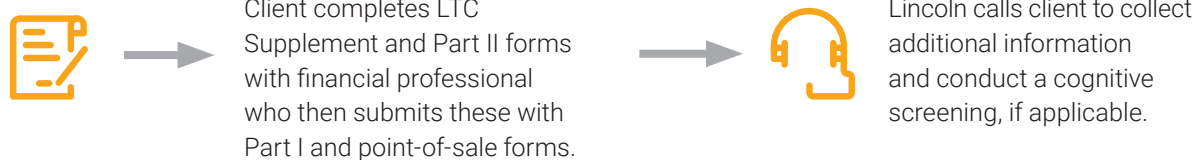
- The enhanced process will help streamline the overall underwriting process — you can expect a quicker decision notification with reduced not-in-good-order applications (NIGOs).
- Approved policies will be issued after receipt of all requirements and any approvals needed.
- Policy is placed when funds and delivery requirements are received and deemed in good order.

## Preparation for client meeting



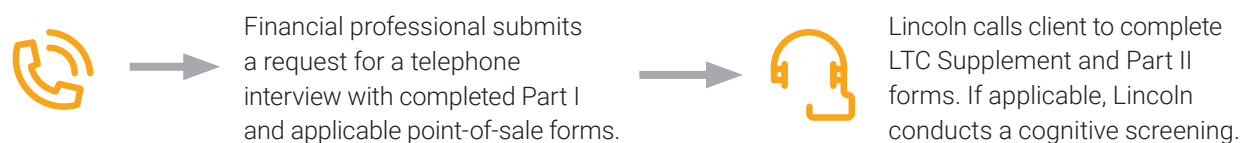
## Interview options

### Paper selected



OR

### Phone selected



## Issue and delivery





Contact your Lincoln representative with any questions on how to take full control of your Lincoln *MoneyGuard*® experience.

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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Lincoln *MoneyGuard*® II NY is a universal life insurance policy with a Long-Term Care Acceleration of Benefits Rider (LABR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. Long-Term Care Extension of Benefits Rider (LEBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The return of premium options are offered through the Value Protection Rider (VPR) available at issue; Base option (1) is included in the policy cost; Graded option (2) is available at an additional cost. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made; and may have tax implications. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions and/or reductions. 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. For costs and complete coverage details, contact your agent or producer.

**Issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN880a with the following riders: Value Protection Rider (VPR) on form LR880a Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881a; Long-Term Care Extension of Benefits Rider (LEBR) on form LR882a; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form LR883a; Nonforfeiture Benefit Rider (NBR) on form LR885a.**

**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.

**For use only in the state of New York.**

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