

Take the next step

Lincoln MoneyGuard® II NY



MEET JEFF

Married, male, age 53, good health

Jeff wants to prepare for retirement by planning ahead to fund long-term care expenses with a hybrid long-term care funding solution.

Jeff's financial professional recommends that he apply for a \$100,000 flexible premium Lincoln MoneyGuard II NY policy. Assuming he qualifies, he'll make annual payments of \$10,000 for 10 years. He elects a minimum of six years of long-term care benefits because his policy has a 2-year Long-Term Care Acceleration of Benefits Rider and a 4-year Long-Term Care Extension of Benefits Rider.

If he needs care, he'll have benefits worth much more than his premium payments.

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

Help protect your assets from long-term care expenses with a solution that gives you options — Lincoln MoneyGuard II NY. Our hybrid long-term care funding solution* provides benefits to reimburse long-term care expenses and gives you a choice of premium payment options to fit your financial needs. Here's how it works:



Benefits if he needs long-term care

Income tax-free reimbursements for qualified long-term care expenses¹

OR



A legacy if he doesn't

An income tax-free death benefit for his beneficiaries²

OR



Return of premium options

A choice of more long-term care benefits or more liquidity³

Long-term care benefits at age 85							
Return of premium options	Total LTC benefit	Annual LTC benefit (years 1–2)	Annual LTC benefit (years 3+)	Monthly LTC benefit (years 1–2)	Monthly LTC benefit (years 3+)	Death benefit	Return of premium
Option 1 – Basic⁴ (more LTC coverage)	\$811,249	\$60,408	\$165,036	\$5,034	\$13,753	\$120,818	\$70,000
Option 2 – Vested⁵ (more liquidity)	\$676,043	\$50,340	\$137,532	\$4,195	\$11,461	\$117,000	\$100,000
Option 2 Vesting schedule⁵	Year 1: 70%	Year 3: 76%	Year 5: 82%	Year 7: 88%	Year 9: 94%	Year 11+: 100%	
	Year 2: 73%	Year 4: 79%	Year 6: 85%	Year 8: 91%	Year 10: 97%		

Hypothetical example only. Benefit amounts will vary by client's age and gender. Assumes 3% inflation protection purchased on the Long-Term Care Extension of Benefits Riders and shows available benefits at age 85. Benefits accrue at 3% each year, however the increase is paid out beginning in the third year. Annual and monthly benefits shown are the maximum benefit amount available for reimbursement. If maximum benefit is not used, the benefit duration would be extended.

* The hybrid long-term care funding solution is a universal life insurance policy with optional long-term care riders.

¹ LTC reimbursements are generally income tax-free under IRC Section 104(a)(3). ² Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1). The death benefit is reduced by loans, withdrawals and benefits paid. ³ Through the Value Protection Rider available at issue. Once selected, the return of premium option choice cannot be changed. Rider contains complete terms and conditions. If surrendered before the planned premiums are paid, the surrender value will be paid. There may be tax implications when the return of premium feature is exercised. Please consult your tax advisor. ⁴ A return of 70% of paid premiums is available once all planned premiums are paid. ⁵ 100% return of premium is available after year 10 provided all planned premiums are paid; additional cost applies.

The purpose of this communication is the solicitation of insurance. Contact will be made by a licensed insurance agent/producer or insurance company.



Discover how to add a hybrid long-term care funding solution to your retirement plan.
Talk with your financial professional today.

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This product is a life insurance policy with a rider that accelerates the death benefit for qualified long-term care services. It is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement policy.

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. Accelerated death benefits may be taxable and may affect public assistance eligibility. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions and/or 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. 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.

General exclusions and limitations

This rider will not provide benefits for: a. treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); b. treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; c. treatment provided in a Veterans Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law; d. loss to the extent that benefits are payable under any of the following: 1. Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount). This means that this rider does not pay for the Insured's Medicare deductible or coinsurance; 2. other governmental programs (except Medicaid); 3. state or federal workers compensation laws; 4. employer's liability laws; 5. occupational disease laws; and 6. any motor vehicle no-fault laws; e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the International Benefits provision; f. services provided by a facility or an agency that does not meet the definition for such facility or agency as described in the Covered Services provision of the Long-Term Care Acceleration of Benefits Rider (LABR); and g. services provided by a member of the Insured's or Owner's Immediate Family or for which no charge is normally made in the absence of insurance, unless: 1. the Immediate Family member is a regular employee of the service or care provider furnishing the service or care; 2. the service or care provider receives the payment for the service or care; and 3. the Immediate Family member receives no compensation other than the normal compensation for an employee in his or her job category.

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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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