

# Lincoln *MoneyGuard*® II NY

## New submission process to reduce turnaround time

As a leader in the market, Lincoln has a long-standing commitment of helping protect client wealth from the risk of long-term care expenses. With the launch of Lincoln *MoneyGuard*® II NY, we will implement a new application package that improves efficiency and the submission process for both financial professionals and clients.



### What we are doing

#### ✓ New forms to replace the ticket

Part I – gives the financial professional the opportunity to help the client answer questions that previously caused confusion.  
Medical LTC Supplement – will be required for all clients to determine initial underwriting eligibility for Lincoln *MoneyGuard* II NY.  
Part II – will only be required for clients who are eligible for Lincoln *MoneyGuard* II NY.

#### ✓ Leveraging technology to reduce turnaround time

#### ✓ Customized experience to complete forms



### What you need to know

#### ✓ The new application process will be implemented on January 13, 2020.

#### ✓ Two options to complete forms:

Completed by financial professional with client.  
Completed by client over the phone with a Lincoln representative.

#### ✓ If client is not a good candidate for Lincoln *MoneyGuard* II NY, the Part II application will not be required.

Please print and reference the Lincoln *MoneyGuard*® II NY application checklist for all forms and requirements.



#### NEW and required point-of-sale forms

- Lincoln *MoneyGuard*® Cover Page MG11672 (firm variations)
- Lincoln *MoneyGuard*® Application Part I MGF11612A-18A
- Medical LTC Supplement MGF11640-18
- Lincoln *MoneyGuard*® Application Part II MGF11612B-18
- *MoneyGuard*® Projection of Values
- LTC Personal Worksheet MGF10656-18A
- Confirmation of Personal Worksheet Financial Information Opt Out LF10581 (if applicable)
- Authorization for Release of Information (HIPAA) – Form LF02896NY
- Terminal Illness Acceleration of Death Benefit Rider Disclosure – Form MGF11901-18

#### Replacement forms if applicable

- Regulation 60 – Appendix 10C – Form LFF10995-18
- Authorization to Disclosure Policy Information – Form 29603NY
- Appendix 11 – Form LFF10994-18
- Regulation 60 Disclosure Statement Definitions and Completion Instructions – LFF10998-18

- Appropriateness Verification Statement – Form 33555
- Notice to Applicant Regarding Replacement of Accident and Sickness or Long-Term Care Insurance – Form LTC06291NY
- 1035 Exchange – Absolute Assignment – Form LF06591

#### REQUIRED disclosures to leave with applicant

- Privacy Practices Notice GB06714
- Privacy Notice for Protected Health Information GB06735
- Long-Term Care Insurance Required Disclosure State
- A Shopper's Guide to Long-Term Care Insurance and LTC Outline of Coverage
- LTC Buyers' Guide
- Things You Should Know – Form MG07207-18



#### NOW INCORPORATED into Part I and no longer required to be submitted as individual forms

- Receipt of Required Notices Acknowledgement
- Lincoln's Position Regarding Marijuana
- Important Notice



Contact your Lincoln MoneyGuard® representative for more information.

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

©2019 Lincoln National Corporation

[LincolnFinancial.com](http://LincolnFinancial.com)

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.

LCN-2788976-102219

POD 12/19 Z01

Order code: MG-NY-FLI004



#### Important information:

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent financial professional as to any tax, accounting or legal statements made herein.

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.

**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.**

**For agent or broker use only. Not for use with the public.**