

Help prepare clients for their LTC funding needs

The Lincoln *MoneyGuard*® solutions suite

Long-term care planning is more than just having enough money to pay for care

Planning for the possibility of a long-term care event is about building a comprehensive strategy that prepares your clients for the challenging, emotional and financial decisions they may have to face.

Turn to the *MoneyGuard* solutions suite for tax-efficient long-term care expense planning

Lincoln *MoneyGuard* solutions are designed to meet your clients' evolving needs. **The following is a breakdown of our suite of solutions and the types of clients they may be most appropriate for.**

Market-driven solution

MoneyGuard Market Advantage®

MoneyGuard Market Advantage is designed for clients who believe in the power of the markets.

- *MoneyGuard Market Advantage* is approved in all states except NY
- For issue ages 30–70

MoneyGuard Market Advantage® is a variable universal life insurance policy with a long-term care rider that reimburses for qualified long-term care expenses. Only registered representatives who are appropriately licensed can offer the policies.

Fixed solutions

MoneyGuard Fixed Advantage® and Lincoln *MoneyGuard*® II

These solutions are designed for clients who tend to be more conservative.

- *MoneyGuard Fixed Advantage* is approved in all states except CA and NY (For issue ages 40–80)
- Lincoln *MoneyGuard* II is approved only in CA (For issue ages 40–79)

MoneyGuard Fixed Advantage® and *MoneyGuard* II are universal life insurance policies with riders that reimburse for qualified long-term care expenses. Sold by appropriately licensed agents.

Insurance products issued by:
The Lincoln National Life Insurance Company



Talk to your Lincoln MoneyGuard® representative to help identify the right solution for your clients' needs.

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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Tailored to your clients' needs

To determine which product may best fit your clients' needs, consider their age, objectives and risk tolerance.

1. How many years until your clients reach the average age (83) of long-term care claim?¹
2. Are your clients open to upside market growth potential with a safety net?
3. Do your clients prefer predictability and certainty?

¹ Based on claims between January 1, 2014 – December 31, 2020.

Insurance products issued by:

The Lincoln National Life Insurance Company

MoneyGuard Market Advantage® is a variable universal life insurance policy issued on policy forms ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, a Value Protection Rider on Form ICC20VPR-892/VPR-892 and a Benefit Transfer Rider on Form ICC22BTR-895/BTR-895.

MoneyGuard Fixed Advantage® is a universal life insurance policy with a long-term care rider issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890; Benefit Transfer Rider on form ICC21BTR-894/BTR-894. Available in all states except CA and NY.

Lincoln MoneyGuard® II is a universal life insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880 and state variations/ ICC15LR880 Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Only available in CA.

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.

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.

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