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Celebrating 30 years of helping clients plan for long-term care expenses

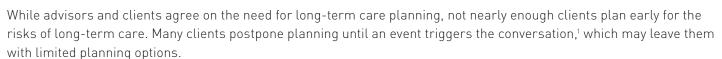


by Bill Nash, VP of MoneyGuard® Distribution, Lincoln Financial Distributors, Inc.

One of the most satisfying feelings you can have as an advisor is knowing your clients feel confident about their financial future. Understand that reaching this point is the culmination of hard work and a strong interpersonal relationship.

Lincoln Financial recognizes all you do to make a difference in the lives of clients, and we're especially appreciative when that includes helping them plan for long-term care (LTC). This year marks Lincoln's 30th anniversary of providing long-term care funding

solutions. We believe a collaborative effort with advisors anticipates and meets the ever changing LTC-planning needs of clients.





95% of advisors believe

it's important for clients to consider LTC as part of their retirement planning.



97% of consumers agree

that families ought to discuss LTC plans before they're actually needed.



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75% of advisors indicate

that clients are triggered to talk about LTC when someone close to them needs it.

Data source: Versta Research, "2017 LTC Marketing and Thought Leadership Research. Findings from Surveys of Advisors and Consumers," https://newsroom.lfg.com/sites/newsroom.lfg.com/files/doc_library/file/2017_Long-Term_Care_Thought_Leadership_Research_Source_Deck.pdf, February 2018.

Too often, advisors report (60%) that they've seen the costs of long-term care severely impact families.² Lincoln doesn't want this outcome for your clients, and we've been steadfast in our commitment to make long-term care expense funding accessible, affordable and attractive to more clients.

If you've found talking with clients about long-term care challenging, or have postponed the conversation at a client's request or in favor of other priorities, we have several new tools that may help get the conversation back on track. These tools were designed to complement the retirement planning discussions you have with your clients. In addition, recent enhancements have been made to the application process, giving clients the convenient, digital experience that they expect.

If you're new to Lincoln, ask a colleague about their success with Lincoln *MoneyGuard*® solutions and the benefits and features of hybrid life/long-term care combination solutions that have made them popular with advisors and their clients.³

Benefits of Lincoln <i>MoneyGuard</i> solutions	
Greater affordability	Expanded flex-pay enables younger, healthier clients to take up to 25 years to pay, driving down their yearly premiums.
Benefits if your clients don't need care	Offers death benefits or return of premium options
Concierge Care Services	Saves valuable time and effort locating and managing long-term care services
Reimbursement for care when clients need it	0-day elimination period for individuals who qualify for LTC services

^{*}Provided by a third party vendor not affiliated with Lincoln Financial. Concierge care third party vendors do not provide direct care or home services.

Not a deposit

Not FDIC-insured

Not insured by any federal

Not insured by any federal government agency

Not guaranteed by any bank or savings association

May go down in value

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Let's work together to make the LTC conversation a priority and an integral part of your retirement planning with clients.

To learn more about Lincoln *MoneyGuard* solutions and the resources we offer to simplify the process of planning for LTC, please contact your Lincoln wholesaler.

^{1,2}Versta Research, "2017 LTC Marketing and Thought Leadership Research. Findings from Surveys of Advisors and Consumers," https://newsroom.lfg.com/sites/newsroom.lfg.com/files/doc_library/file/2017_Long-Term_Care_Thought_Leadership_Research_Source_Deck.pdf, February 2018.

³LIMRA, "U.S. Individual Life Combination Products. Annual Review 2017."

This material should be regarded as educational information and is not intended to provide specific advice. If clients have questions regarding their particular situation, they should contact their legal or tax advisors.

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Lincoln MoneyGuard® products are universal life insurance policies with optional long-term care benefit riders.

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