



You're In Charge®

LONG-TERM CARE PLANNING

# Lincoln *MoneyGuard*® II enhanced submission process

Advisor Guide

Not a deposit	Not FDIC-insured	May go down in value
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

Insurance products issued by:  
The Lincoln National Life Insurance Company

2283912

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# A simplified guide to a better advisor and client experience

We want you to have greater control of the total Lincoln *MoneyGuard*® experience.

These changes will help you create a speedier and more customized application process 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.

## Client interview

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

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

OR

Client can request a phone interview conducted by a Lincoln representative. Advisor submits interview request with Part I. Lincoln **emails a link** to advisor and client to schedule the interview. If the interview is not scheduled within 72 hours, Lincoln will call the client to schedule.

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

### Underwriting advantages

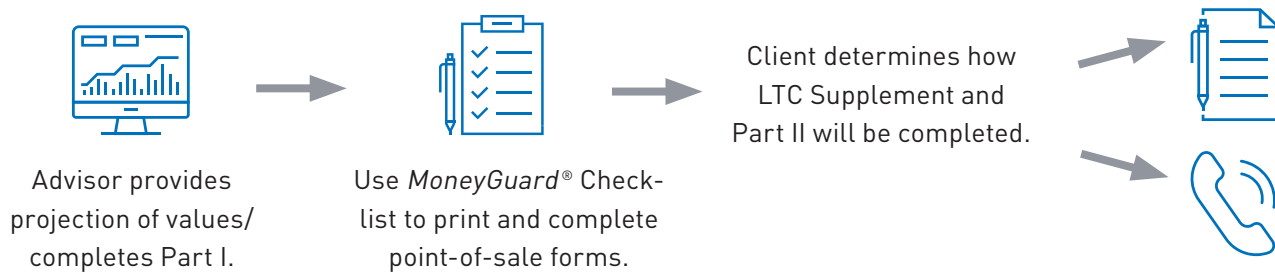
Prequalification tools help make for a smoother, efficient, underwriting process for you and your client. Lincoln *MoneyGuard* employs some of the most advanced underwriting in the industry. These are just a few examples that make Lincoln an industry leader in underwriting:

- A personal history interview, which takes 25 to 30 minutes, and a client-friendly worksheet to help them prepare
- A cognitive assessment, which takes 10 to 20 minutes for clients, age 61 and older
- Financial underwriting and suitability performed concurrently with medical underwriting
- Immediate ordering of MIB and Rx
- No exams or labs required

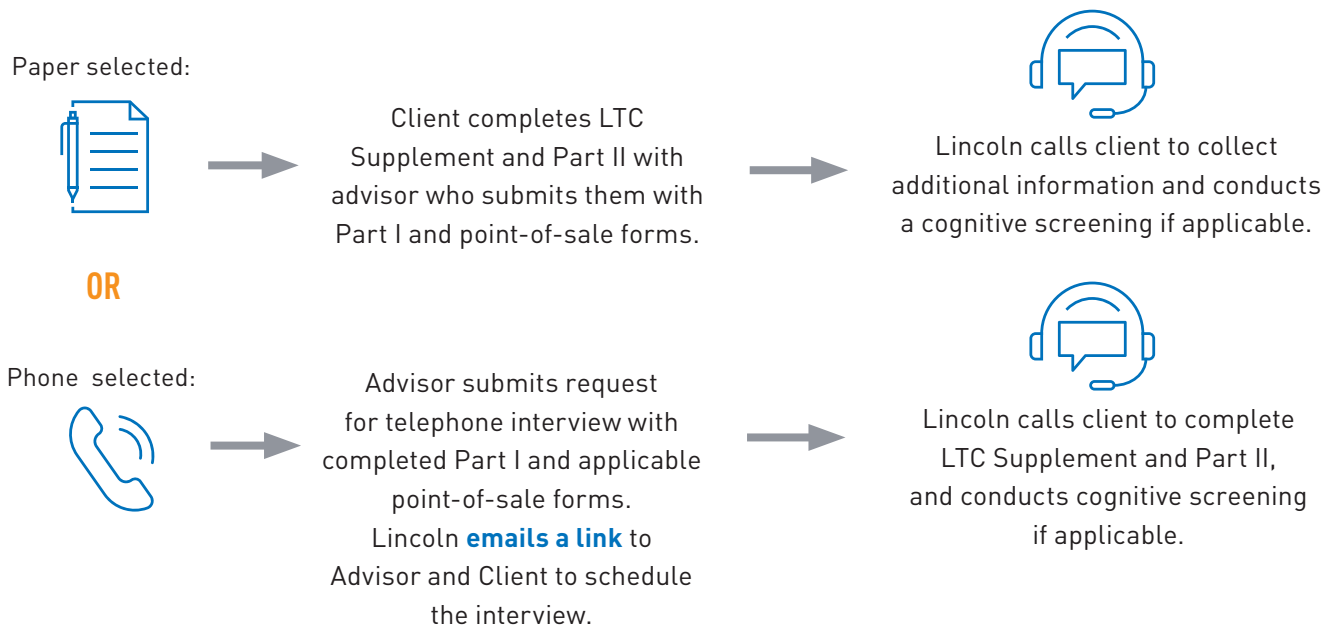
## Policy issuance and delivery

- 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.
- eDelivery is available for an even faster delivery.

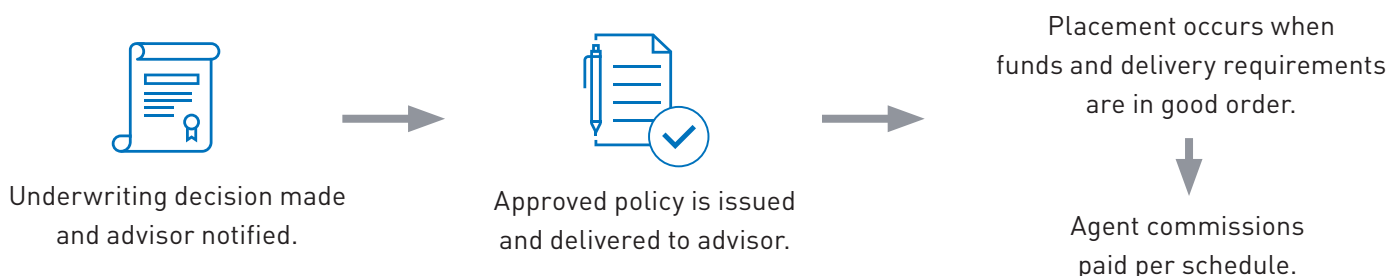
## Preparation for client meeting



## Interview options



## Issue and delivery



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

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POD 10/18 Z01

Order code: MGR-MGTE-BRC001



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**Issuer:** The Lincoln National Life Insurance Company, Fort Wayne, IN

**The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

**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.

Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and reductions. Check state availability. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. Accelerated death benefits may be taxable and may affect public assistance eligibility.

**Distributor:** Lincoln Financial Distributors, Inc., a broker-dealer

**Policy:** Lincoln *MoneyGuard*® II, universal life insurance policy form LN880/ICC13LN880 with the Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev, Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881, and optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Not available in NY.

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