



Lincoln *MoneyGuard*® solutions

Reimbursement policies help families through difficult times

Lincoln *MoneyGuard* solutions are reimbursement plans with benefits designed to help reduce the stress and challenges that accompany a long-term care event. With more than 30 years of experience in long-term care hybrid solutions, Lincoln has built a client and family support structure that is flexible, caring and efficient. It's reassuring for families to have the expertise and support services of Lincoln Financial at their fingertips, enabling them to get the care their loved ones need, with minimal hassle.

The five advantages of Lincoln reimbursement policies



A claims process that helps maximize policy benefits

The responsibility to review, track and manage bill payment falls on Lincoln, creating a system of checks and balances to closely tie benefits to care.

- 0-day elimination period helps reduce out-of-pocket expenses at time of claim.
- Reduces the risk of fraud and helps ensure accountability.
- Helps clients get the most out of their benefits. Any portion of the monthly maximum benefit that goes unused extends the benefit period.



Tax advantages with benefits not subject to IRS per diem limits

Long-term care benefits that are directly tied to care expenses are income tax-free up to the policy's monthly maximum benefits.* With reimbursement policies, the insurance company provides recordkeeping and bill payment to meet the IRS requirement, and per diem limits won't apply. With policies that are not reimbursements your client is responsible for maintaining receipts for tax purposes.



Direct billing simplifies financial management and cash flow

Lincoln can pay directly to the service providers, on behalf of the client. There's no need for clients to lay out any money, subject to policy limits.



Caregiver support

The responsibility of caregiving can quickly elevate the emotional, physical and financial stress on the family. Lincoln's time-saving services and resources help alleviate that stress.

- Concierge Care Coordination services simplifies planning and locating care day one for policyowners and their families.
- A portal, rich in content for family caregivers, helps them build knowledge and digitally connects them to each other to better coordinate care.



High quality, covered services in a variety of settings

Lincoln *MoneyGuard* solutions will reimburse you for an array of qualified long-term care services, once eligible — including care in your home. You'll have options to fit your needs.

*Long-term care reimbursements are generally tax-free under the Internal Revenue Code Section 104(a)(3).

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

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Learn more about these options and Lincoln *MoneyGuard*® solutions by contacting your Lincoln representative.

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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You're In Charge®

Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN
Lincoln Life & Annuity Company of New York, Syracuse, NY

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.

Lincoln Concierge Care Coordination includes claims support provided by Lincoln Financial and services provided by a third-party vendor not affiliated with Lincoln Financial.

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Policies:

Lincoln *MoneyGuard*® Reserve, universal life insurance policy form LN850 (8/05)Rev with a Convalescent Care Benefits Rider on Rider Form LR851 (8/05), an Extension of Benefits Rider on Rider Form LR852 (8/05), a Return of Premium Rider on Rider Form LR850 (10/07), a Terminal Illness Accelerated Death Benefit Rider on Rider Form LR853 (8/05), a Right to Purchase a Long-Term Care Policy on Endorsement Form LR856 (8/05), and a Nonforfeiture Benefit Rider on Rider Form LR855 (8/05). Only available in NY.

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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