



You're In Charge®

LONG-TERM CARE PLANNING

Lincoln *MoneyGuard*® II playbook

Identify clients for LTC planning with flexible funding options

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

2432839

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

Help protect client wealth from the risks of long-term care (LTC)

Who are your clients?

When it comes to Lincoln *MoneyGuard*® solutions, they are already in your book of business. What would clients do if their health suddenly changed? Take a look at four Lincoln *MoneyGuard* client profiles with the flex-pay options that may work best.

Cash-strong clients, age 60 plus

- Can contribute \$50,000 to \$500,000 in premiums
- Single- to 3-pay premium

Pre-retirees, ages 50 to 65

- Can contribute \$5,000 to \$50,000 in annual premiums
- 5- to 15-pay premium

Retirees looking to reposition assets or disposable income

- Can contribute \$5,000 to \$50,000 in annual premiums
- Single- to 10-pay* premium

Young professionals, ages 40 to 55

- Can contribute \$5,000 to \$50,000 in annual premiums
- May receive an annual bonus
- Single- to 25-pay† premium

*Contact your Lincoln representative for flex-pay options for clients, ages 73 and above.

†25-pay is only available to clients, age 40.





Conversation starters

- Will you supplement your healthcare protection with cash savings or cash flow?
- Are you married or single?
- What is your local cost of care?

Lincoln *MoneyGuard*® II is designed for your client's long-term care plan. It's universal life insurance with a rider that provides income tax-free reimbursements for qualified long-term care expenses.¹

It offers:

1

A wide range of benefits

2

Flexibility

3

Customization

Contact your Lincoln representative for a full projection of values and all funding options available. View the cost of care map at [WhatCareCosts.com/lincoln](https://www.whatcarecosts.com/lincoln)

¹Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3).



Help insure unpredictable long-term care costs

Client:

Dan, a healthy 58-year-old married male, plans on leaving a legacy for his family. He has allocated his cash savings to CDs and money market accounts.

Financial situation:

With \$3 million in investable assets and \$800,000 in cash, Dan is determined to self-insure for long-term care.

One solution:

Instead of using his cash savings alone to pay for long-term care, Dan may decide to use a small portion of his net worth to purchase a \$150,000 single premium Lincoln *MoneyGuard*® II policy with 3% compound inflation protection, available for an additional charge. It's universal life insurance with a rider that provides income tax-free reimbursements for qualified long-term care expenses.¹

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	58	\$150,000	\$120,000	\$268,800	79.2%	\$701,176	\$108,400	\$9,033	71.9%
25	82	\$0	\$120,000	\$216,800	1.5%	\$1,425,346	\$220,355	\$18,363	8.5%

Hypothetical example only. Benefit amounts will vary by client's age, health status, and gender (except in states where gender does not affect rates or benefits).

¹Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3).

²Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 58-year-old male, married, healthy nonsmoker; Couples Discount; 6 years of coverage; 3% compound inflation option purchased; Return of Premium Option 1 (80%) chosen, assuming premiums are paid as planned, and no loans or withdrawals are taken.

³Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶IRR is the internal rate of return on the death benefit.

⁷Internal rate of return on total LTC benefits.

LTC expense leverage with a single premium instead of paying dollar for dollar

Cash-strong client who plans to self-insure for long-term care

Sample highlights from a projection of values for Lincoln *MoneyGuard*® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

1 Couples Discount

Both spouses need not apply to get the discount. Gender is not a consideration.

Age: 58
Underwriting Class: Male, Couples Discount **1**
Minimum LTC Duration: 6 Years

2 Inflation protection

3% and 5% inflation protection options may be available for an additional charge.

3 Single premium

Dan can use a small portion of his net worth to purchase a \$150,000 single premium policy.

4 Return of premium

80% and 100% ROP options available. Dan wants to maximize his future LTC benefits, so he elects the 80% return of premium feature. The return of premium can be exercised after he has fully paid all premiums (year 1).

5 Death benefit

If Dan passes away after age 68 without needing care, his policy provides an income tax-free death benefit with a guaranteed value of \$216,800. That's over 44% more than the \$150,000 premiums paid into the policy — provided no benefits have been paid, and no loans or withdrawals are taken.

6 Long-term care total benefits

If Dan needs long-term care at age 82, he will have access to more than \$1.4 million in tax-qualified coverage, subject to annual and monthly maximums as a result of his total contribution of \$150,000.

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefit Limits (2)			
						2 3% Compound Interest			
						Total	Annual	Monthly	IRR(5)
1	58	3 150,000	120,000	268,800	79.2%	701,176	108,400	9,033	71.9%
2	59	0	120,000	261,600	32.1%	722,211	111,652	9,304	47.6%
3	60	0	4 120,000	253,200	19.1%	743,877	115,002	9,583	36.5%
4	61	0	120,000	246,000	13.2%	766,194	118,452	9,871	30.0%
5	62	0	120,000	240,000	9.9%	789,179	122,005	10,167	25.7%
6	63	0	120,000	234,000	7.7%	812,855	125,665	10,472	22.6%
7	64	0	120,000	226,800	6.1%	837,240	129,435	10,786	20.3%
8	65	0	120,000	222,000	5.0%	862,358	133,318	11,110	18.4%
9	66	0	120,000	216,800	4.2%	888,228	137,318	11,443	17.0%
10	67	0	120,000	216,800	3.8%	914,875	141,437	11,786	15.7%
11	68	0	120,000	216,800	3.4%	942,321	145,680	12,140	14.7%
12	69	0	120,000	5 216,800	3.1%	970,591	150,051	12,504	13.9%
13	70	0	120,000	216,800	2.9%	999,709	154,552	12,879	13.1%
14	71	0	120,000	216,800	2.7%	1,029,700	159,189	13,266	12.5%
15	72	0	120,000	216,800	2.5%	1,060,591	163,965	13,664	11.9%
16	73	0	120,000	216,800	2.3%	1,092,408	168,884	14,074	11.4%
17	74	0	120,000	216,800	2.2%	1,125,181	173,950	14,496	10.9%
18	75	0	120,000	216,800	2.1%	1,158,937	179,169	14,931	10.5%
19	76	0	120,000	216,800	2.0%	1,193,705	184,544	15,379	10.2%
20	77	0	120,000	216,800	1.9%	1,229,516	190,080	15,840	9.8%
21	78	0	120,000	216,800	1.8%	1,266,401	195,782	16,315	9.5%
22	79	0	120,000	216,800	1.7%	1,304,394	201,656	16,805	9.3%
23	80	0	120,000	216,800	1.6%	1,343,525	207,706	17,309	9.0%
24	81	0	120,000	216,800	1.6%	1,383,831	213,937	17,828	8.8%
25	82	0	120,000	216,800	1.5%	6 1,425,346	7 220,355	8 18,363	8 8.5%

7 Long-term care monthly benefits

At age 82, Dan may receive monthly payments for qualified LTC expenses that begin at \$18,363 and rise 3% compounded annually for inflation, subject to total benefit limit.

8 Internal rate of return

His internal rate of return is 8.5% if maximum LTC benefits are used starting at age 82.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

¹Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

²Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of

the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

³Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁴Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁵Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Tap into year-end bonus for wealth protection

Client:

Dave, a 55-year-old partner in his firm, receives annual incentives and other bonus pay in cash and stock. The bonus pay he receives at this stage in his life is discretionary.

Financial situation:

Dave plans to work until age 62, the unofficial retirement age for partners at the firm. By continuing to fund his 401(k) until then, he and his spouse will be financially ready to enjoy retirement. Up until now, Dave had not considered the risk that long-term care expenses could pose to their retirement assets.

One solution:

To fund LTC protection, Dave purchases a \$150,000 Lincoln *MoneyGuard*® II policy with 3% compound inflation protection, available for an additional charge, using a five-year, \$30,000 annual flex-pay option. This will allow him to pay premiums using his annual bonus and complete paying the policy premiums before his anticipated retirement date. Lincoln *MoneyGuard* II is a universal life insurance policy with a rider that provides income tax-free reimbursements for qualified long-term care expenses.¹

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	55	\$30,000	\$7,249	\$201,281	570.9%	\$650,984	\$100,641	\$8,387	266.4%
26	80	\$0	\$120,000	\$201,281	1.2%	\$1,363,016	\$210,719	\$17,560	8.7%

Hypothetical example only. Benefit amounts will vary by client's age, health status, and gender (except in states where gender does not affect rates or benefits).

¹ Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3).

² Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 55-year-old male, married, healthy nonsmoker; Couples Discount; 6 years of coverage, 3% compound inflation option purchased; Return of Premium Option 1 (80%) chosen, assuming premiums are paid as planned, and no loans or withdrawals are taken.

³ Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴ Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵ The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶ IRR is the internal rate of return on the death benefit.

⁷ Internal rate of return on total LTC benefits.

Maximize benefits with a 5-pay strategy

Pre-retiree wants to leverage his long-term care dollars and have financial flexibility

Sample highlights from a projection of values for Lincoln *MoneyGuard*® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

1 Couples Discount

Both spouses need not apply to get the discount. Gender is not a consideration.

Age: 55
Underwriting Class: Male, Couples Discount 1
Minimum LTC Duration: 6 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

2 Inflation protection

3% and 5% inflation protection options may be available for an additional charge.

3 Flexible premiums

Dave can use a portion of his annual bonus to pay \$30,000 annual premiums for 5 years — a total of \$150,000.

4 Return of premium

80% and 100% ROP options available. Dave wants to maximize his future LTC benefits, so he elects the 80% return of premium feature. The return of premium can be exercised after he has fully paid all premiums (year 5).

5 Death benefit

If Dave passes away after age 71 without needing care, his policy provides an income tax-free death benefit with a guaranteed value of \$201,281. That's 34% more than the \$150,000 premiums paid into the policy — provided no benefits have been paid, and no loans or withdrawals are taken.

6 Long-term care total benefits

If Dave needs long-term care at age 80, he will have access to over \$1.36 million in tax-qualified coverage, subject to annual and monthly maximums as a result of his total contribution of \$150,000 over 5 years.

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefit Limits (2)			
						2 3% Compound Interest			
						Total	Annual	Monthly	IRR(5)
1	55	30,000	7,249	201,281	570.9%	650,984	100,641	8,387	266.4%
2	56	30,000	21,765	201,281	113.8%	670,514	103,660	8,638	99.9%
3	57	30,000	36,571	201,281	46.1%	690,629	106,770	8,897	60.1%
4	58	30,000	51,698	201,281	21.8%	711,348	109,973	9,164	42.1%
5	59	30,000	120,000	261,600	19.2%	732,688	113,272	9,439	33.8%
6	60	0	120,000	253,200	13.5%	754,669	116,670	9,722	28.4%
7	61	0	120,000	246,000	10.2%	777,309	120,170	10,014	24.6%
8	62	0	120,000	240,000	8.0%	800,628	123,775	10,315	21.8%
9	63	0	120,000	234,000	6.5%	824,647	127,488	10,624	19.6%
10	64	0	120,000	226,800	5.3%	849,386	131,313	10,943	17.9%
11	65	0	120,000	222,000	4.4%	874,868	135,252	11,271	16.6%
12	66	0	120,000	216,000	3.7%	901,114	139,310	11,609	15.4%
13	67	0	120,000	211,200	3.2%	928,148	143,489	11,957	14.4%
14	68	0	120,000	205,200	2.6%	955,992	147,794	12,316	13.6%
15	69	0	120,000	201,281	2.3%	984,672	152,228	12,686	12.9%
16	70	0	120,000	201,281	2.1%	1,014,212	156,795	13,066	12.3%
17	71	0	120,000	201,281	2.0%	1,044,638	161,498	13,458	11.7%
18	72	0	120,000	201,281	1.9%	1,075,978	166,343	13,862	11.2%
19	73	0	120,000	201,281	1.7%	1,108,257	171,334	14,278	10.8%
20	74	0	120,000	201,281	1.7%	1,141,504	176,474	14,706	10.4%
21	75	0	120,000	201,281	1.6%	1,175,749	181,768	15,147	10.0%
22	76	0	120,000	201,281	1.5%	1,211,022	187,221	15,602	9.7%
23	77	0	120,000	201,281	1.4%	1,247,352	192,838	16,070	9.4%
24	78	0	120,000	201,281	1.3%	1,284,774	198,623	16,552	9.1%
25	79	0	120,000	201,281	1.3%	1,323,316	204,581	17,048	8.9%
26	80	0	120,000	201,281	1.2%	1,363,016	210,719	17,560	8.7%
27	81	0	120,000	201,281	1.2%	1,403,906	217,040	18,087	8.5%
28	82	0	120,000	201,281	1.1%	1,446,024	223,552	18,629	8.3%
29	83	0	120,000	201,281	1.1%	1,489,405	230,258	19,188	8.1%
30	84	0	120,000	201,281	1.1%	1,534,087	237,166	19,764	7.9%
31	85	0	120,000	201,281	1.0%	1,580,109	244,281	20,357	7.8%

7 Long-term care monthly benefits

At age 80, Dave may receive monthly payments for qualified LTC expenses that begin at \$17,560 and rise 3% compounded annually for inflation subject to total benefit limit.

8 Internal rate of return

His internal rate of return is 8.7% if maximum LTC benefits are used starting at age 80.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

¹Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

²Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of

the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

³Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁴Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁵Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Help maintain independence later in life

Client:

Doreen is a 50-year-old divorcee who is concerned about maintaining her independence should an unexpected long-term care event occur. With no children and a family history of longevity, she wants to have some financial protection should her assets be insufficient to withstand an LTC event later in life.

Financial situation:

Although Doreen is currently working and has a strong income stream, the divorce divided her assets and she has a plan to rebuild them to the level needed for a secure and comfortable transition to retirement. She recognizes that planning for the risk of an LTC event can help her protect and therefore prolong her assets needed for retirement.

One solution:

Doreen's advisor recommends she use some of her income stream to fund a \$60,000 Lincoln *MoneyGuard*® II policy with 3% compound inflation. By starting now and extending premium payments over 15-years, Doreen will pay affordable premiums and build protection for later in life. Lincoln *MoneyGuard* II is a universal life insurance policy with a rider that provides income tax-free reimbursement for qualified long-term care expenses.¹

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	50	\$4,000	\$0	\$53,409	1,235.2%	\$172,736	\$26,705	\$2,225	585.6%
35	84	\$0	\$48,000	\$62,880	0.2%	\$471,897	\$72,954	\$6,080	6.9%

Hypothetical example only. Benefit amounts will vary by client's age, health status, and gender (except in states where gender does not affect rates or benefits).

¹ Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3).

² Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 50-year-old female, single, healthy nonsmoker; 6 years of coverage, 3% compound inflation option purchased; Return of Premium Option 1 (80%) chosen, assuming premiums are paid as planned, and no loans or withdrawals are taken.

³ Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴ Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵ The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶ IRR is the internal rate of return on the death benefit.

⁷ Internal rate of return on total LTC benefits.

Allow clients greater flexibility to meet financial objectives with a 15-pay strategy

Pre-retiree with excess income wants to maintain her independence.

Sample highlights from a projection of values for Lincoln MoneyGuard® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

1 Inflation protection

3% and 5% inflation protection options may be available for an additional charge.

Age: 50
Underwriting Class: Female, Standard
Minimum LTC Duration: 6 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

2 Flexible premiums

Because Doreen needs to be conservative with money, she makes smaller premium payments over a 15-year period.

3 Return of premium

80% and 100% ROP options available. Doreen wants to maximize her future LTC benefits, so she elects the 80% return of premium feature. The return of premium can be exercised after she has fully paid all premiums (year 15).

4 Death benefit

If Doreen passes away at age 84 without needing care, her policy provides an income tax-free death benefit with a guaranteed value of \$62,880, provided no benefits have been paid, and no loans or withdrawals are taken.

5 Long-term care total benefits

If Doreen needs long-term care at age 84, she will have access to \$471,897 in tax-qualified coverage, subject to annual and monthly maximums as a result of her total contribution of \$60,000.

6 Long-term care monthly benefits

At age 84, Doreen may receive monthly payments for qualified LTC expenses that begin at \$6,080 and rise 3% compounded annually for inflation, subject to total benefit limit.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

⁽¹⁾Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

⁽²⁾Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of

							Long-Term Care Reimbursement Benefit Limits (2)			
							1 3% Compound Interest			
Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)		Total	Annual	Monthly	IRR(5)
1	50	4,000	0	53,409	1,235.2%		172,736	26,705	2,225	585.6%
2	51	4,000	0	53,409	218.8%		177,918	27,506	2,292	171.1%
3	52	4,000	0	53,409	96.1%		183,255	28,331	2,361	97.2%
4	53	4,000	0	53,409	54.6%		188,753	29,181	2,432	67.2%
5	54	4,000	141	53,409	34.8%		194,416	30,056	2,505	51.0%
6	55	4,000	459	53,409	23.4%		200,248	30,958	2,580	40.8%
7	56	4,000	1,002	53,409	16.2%		206,255	31,887	2,657	33.8%
8	57	4,000	1,498	53,409	11.3%		212,443	32,843	2,737	28.7%
9	58	4,000	1,942	53,409	7.8%		218,816	33,828	2,819	24.9%
10	59	4,000	2,331	53,409	5.2%		225,381	34,843	2,904	21.9%
11	60	4,000	2,662	53,409	3.2%		232,142	35,889	2,991	19.5%
12	61	4,000	2,761	53,409	1.6%		239,107	36,965	3,080	17.5%
13	62	4,000	2,825	53,409	0.4%		246,280	38,074	3,173	15.9%
14	63	4,000	2,824	56,000	0		253,668	39,216	3,268	14.6%
15	64	4,000	48,000	101,280	6.3%		261,278	40,393	3,366	13.6%
16	65	0	48,000	98,400	5.4%		269,116	41,605	3,467	12.8%
17	66	0	48,000	96,000	4.6%		277,190	42,853	3,571	12.0%
18	67	0	48,000	93,600	4.0%		285,506	44,138	3,678	11.4%
19	68	0	48,000	90,720	3.4%		294,071	45,463	3,789	10.9%
20	69	0	48,000	88,800	3.0%		302,893	46,827	3,902	10.4%
21	70	0	48,000	86,400	2.6%		311,980	48,231	4,019	10.0%
22	71	0	48,000	84,000	2.2%		321,339	49,678	4,140	9.6%
23	72	0	48,000	82,080	2.0%		330,979	51,169	4,264	9.3%
24	73	0	48,000	80,160	1.7%		340,909	52,704	4,392	9.0%
25	74	0	48,000	78,240	1.5%		351,136	54,285	4,524	8.7%
26	75	0	48,000	76,320	1.3%		361,670	55,913	4,659	8.4%
27	76	0	48,000	74,880	1.1%		372,520	57,591	4,799	8.2%
28	77	0	48,000	72,960	0.9%		383,696	59,318	4,943	8.0%
29	78	0	48,000	71,520	0.8%		395,207	61,098	5,091	7.8%
30	79	0	48,000	69,600	0.7%		407,063	62,931	5,244	7.6%
31	80	0	48,000	68,160	0.5%		419,275	64,819	5,402	7.4%
32	81	0	48,000	66,720	0.4%		431,853	66,763	5,564	7.3%
33	82	0	48,000	65,280	0.3%		444,809	68,766	5,731	7.1%
34	83	0	48,000	64,320	0.3%		458,153	70,829	5,902	7.0%
35	84	0	48,000	62,880	0.2%		471,897	72,954	6,080	6.9%

7 Internal rate of return

Her internal rate of return is 6.9% if maximum LTC benefits are used starting at age 84.

the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁽³⁾Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁽⁴⁾Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁽⁵⁾Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Use disposable income to fund flexible premiums

Client:	Robert is a 70-year-old retired married male. He has sufficient savings, but is concerned about taxes and rising healthcare costs.
Financial situation:	Combined, Robert and his spouse have sufficient retirement income from their portfolio outside of their IRA. Robert also accumulated a sizeable SEP-IRA of \$750,000. The couple recognizes that long-term care costs could jeopardize their retirement savings.
One solution:	Robert purchases a 10-pay, \$150,000 Lincoln <i>MoneyGuard</i> ® II policy, using \$15,000 of his investment income annually to fund the premiums — without touching his IRA savings. Lincoln <i>MoneyGuard</i> II is a universal life insurance policy with a rider that provides income tax-free reimbursements for qualified long-term care expenses. ¹

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	70	\$15,000	\$0	\$155,553	937.0%	\$466,659	\$77,777	\$6,481	437.1%
10	79	\$15,000	\$120,000	\$162,000	1.4%	\$466,659	\$77,777	\$6,481	14.6%

Hypothetical example only. Benefit amounts will vary by client’s age, health status, and gender (except in states where gender does not affect rates or benefits).

¹Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3).

²Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 70-year-old male, married, healthy nonsmoker; Couples Discount; 6 years of coverage; Return of Premium Option 1 (80%) chosen, assuming premiums are paid as planned, and no loans or withdrawals are taken.

³Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected.

⁴Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶IRR is the internal rate of return on the death benefit.

⁷Internal rate of return on total LTC benefits.

Use a 10-pay strategy and avoid liquidating assets

Retired professional with multiple income sources to finance retirement

Sample highlights from a projection of values for Lincoln *MoneyGuard*® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

1 Couples Discount

Both spouses need not apply to get the discount. Gender is not a consideration.

Age: 70
Underwriting Class: Male, Couples Discount 1
Minimum LTC Duration: 6 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

2 Flexible premium

Robert can repurpose his investment income, paying \$15,000 annual premiums for 10 years—a total of \$150,000.

3 Return of premium

Robert wants to maximize his future LTC benefits, so he elects the 80% return of premium feature, which can be exercised after he has fully paid all premiums (year 10).

4 Death benefit

If Robert passes away at age 79 without needing care, his policy provides an income tax-free death benefit with a guaranteed value of \$162,000. That's \$12,000 more than his \$150,000 total premium — provided no benefits have been paid, and no loans or withdrawals are taken.

5 Long-term care total benefits

If Robert needs care at age 79, he will have access to \$466,659 in tax-qualified coverage, subject to annual and monthly maximums.

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefit Limits (2)			
						Total	Annual	Monthly	IRR(5)
1	70	15,000	0	155,553	937.0%	466,659	77,777	6,481	437.1%
2	71	15,000	2,172	155,553	175.9%	466,659	77,777	6,481	136.2%
3	72	15,000	5,880	155,553	76.4%	466,659	77,777	6,481	77.4%
4	73	15,000	9,300	155,553	42.0%	466,659	77,777	6,481	52.7%
5	74	15,000	12,403	155,553	25.4%	466,659	77,777	6,481	39.0%
6	75	15,000	15,487	155,553	15.9%	466,659	77,777	6,481	30.3%
7	76	15,000	19,190	155,553	9.8%	466,659	77,777	6,481	24.3%
8	77	15,000	22,210	155,553	5.7%	466,659	77,777	6,481	19.9%
9	78	15,000	24,403	155,553	2.8%	466,659	77,777	6,481	16.6%
10	79	15,000	120,000	162,000	1.4%	466,659	77,777	6,481	14.6%
11	80	0	120,000	159,600	1.0%	466,659	77,777	6,481	13.0%
12	81	0	120,000	157,200	0.6%	466,659	77,777	6,481	11.7%
13	82	0	120,000	155,553	0.4%	466,659	77,777	6,481	10.6%
14	83	0	120,000	155,553	0.4%	466,659	77,777	6,481	9.7%
15	84	0	120,000	155,553	0.4%	466,659	77,777	6,481	9.0%
16	85	0	120,000	155,553	0.3%	466,659	77,777	6,481	8.3%
17	86	0	120,000	155,553	0.3%	466,659	77,777	6,481	7.8%
18	87	0	120,000	155,553	0.3%	466,659	77,777	6,481	7.3%
19	88	0	120,000	155,553	0.3%	466,659	77,777	6,481	6.8%
20	89	0	120,000	155,553	0.2%	466,659	77,777	6,481	6.5%

6 Long-term care annual/monthly benefits

At age 79, Robert is guaranteed an annual long-term care benefit pool of almost \$77,777 — that's \$6,481 of monthly reimbursements for qualified LTC expenses subject to total benefit limit.

7 Internal rate of return

His internal rate of return is 14.6% if maximum LTC benefits are used starting at age 79.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

¹Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

²Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected.

³Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁴Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁵Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

A plan to protect both spouses

Client:

Victor, who turns 65 this year, and his spouse, Leslie, are recently retired. Leslie was a long-time executive, and Victor ran a consulting practice for many years. They share a desire to protect each other from long-term care costs with proper long-term care planning.

Financial situation:

Leslie's pension covers all their living expenses, including travel and discretionary purchases. The couple recognizes the biggest risk to their retirement is the potential of incurring long-term care costs.

One solution:

Victor and Leslie each purchase a \$75,000 policy and spread out their premium payments over a five-year period. Both of them would pay \$15,000 per year in a five-pay Lincoln *MoneyGuard*® II policy with 3% compound inflation protection, available for an additional charge. Lincoln *MoneyGuard* II is a universal life insurance policy with a rider that provides income tax-free reimbursements for qualified long-term care expenses.¹ Below is an example of policy values for Victor. A separate projection of values can be requested for Leslie.

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	65	\$15,000	\$3,041	\$86,622	477.5%	\$280,153	\$43,311	\$3,609	223.3%
20	84	\$0	\$60,000	\$86,622	0.8%	\$491,250	\$75,946	\$6,329	9.6%

Hypothetical example only. Benefit amounts will vary by client's age, health status, and gender (except in states where gender does not affect rates or benefits).

¹Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3).

²Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 65-year-old male, married, healthy nonsmoker; Couples Discount; 6 years of coverage; 3% compound inflation option purchased; Return of Premium Option 1 (80%) chosen, assuming premiums are paid as planned, and no loans or withdrawals are taken.

³Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶IRR is the internal rate of return on the death benefit.

⁷Internal rate of return on total LTC benefits.

Use flex-pay to increase affordability

Retired couple who want to leverage assets to protect against a long-term care expense.

Sample highlights from a projection of values for Lincoln *MoneyGuard*® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

1 Couples Discount

Both spouses need not apply to get the discount. Gender is not a consideration.

Age: 65
Underwriting Class: Male, Couples Discount 1
Minimum LTC Duration: 6 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

2 Inflation protection

3% and 5% inflation protection options may be available for an additional charge.

3 Flexible premiums

Victor can withdraw money from his IRA, pay the taxes, and still fund \$15,000 annual premiums for five years, for a total of \$75,000.

4 Return of premium

80% and 100% ROP options available. Victor wants to maximize his future LTC benefits, so he elects the 80% return of premium feature. The return of premium can be exercised after he has fully paid all premiums (year 5).

5 Death benefit

If Victor passes away after age 81 without needing care, his policy provides an income tax-free death benefit with a guaranteed value of \$86,622.

6 Long-term care total benefits

If Victor needs long-term care at age 84, he will have access to \$491,250 in tax-qualified coverage, subject to annual and monthly maximums as a result of his total contribution of \$75,000 over 5 years.

						Long-Term Care Reimbursement Benefit Limits (2)			
						2 3% Compound Interest			
Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Total	Annual	Monthly	IRR(5)
1	65	15,000	3,041	86,622	477.5%	280,153	43,311	3,609	223.3%
2	66	15,000	9,598	86,622	95.5%	288,558	44,610	3,718	87.8%
3	67	15,000	16,305	86,622	36.5%	297,215	45,949	3,829	53.3%
4	68	15,000	23,185	86,622	15.2%	306,131	47,327	3,944	37.2%
5	69	15,000	60,000	100,200	9.8%	315,315	48,747	4,062	30.0%
6	70	0	60,000	97,800	6.8%	324,774	50,209	4,184	25.4%
7	71	0	60,000	96,000	5.0%	334,518	51,716	4,310	22.1%
8	72	0	60,000	93,600	3.7%	344,553	53,267	4,439	19.6%
9	73	0	60,000	91,800	2.9%	354,890	54,865	4,572	17.8%
10	74	0	60,000	89,400	2.2%	365,536	56,511	4,709	16.3%
11	75	0	60,000	87,600	1.7%	376,503	58,206	4,851	15.0%
12	76	0	60,000	86,622	1.5%	387,798	59,953	4,996	14.0%
13	77	0	60,000	86,622	1.3%	399,432	61,751	5,146	13.2%
14	78	0	60,000	86,622	1.2%	411,415	63,604	5,300	12.4%
15	79	0	60,000	86,622	1.1%	423,757	65,512	5,459	11.8%
16	80	0	60,000	86,622	1.0%	436,470	67,477	5,623	11.2%
17	81	0	60,000	86,622	1.0%	449,564	69,501	5,792	10.8%
18	82	0	60,000	86,622	0.9%	463,051	71,586	5,966	10.3%
19	83	0	60,000	86,622	0.9%	476,942	73,734	6,145	9.9%
20	84	0	60,000	86,622	0.8%	491,250	75,946	6,329	9.6%

7 Long-term care monthly benefits

At age 84, Victor may receive monthly payments for qualified LTC expenses that begin at \$6,329 and rise 3% compounded annually for inflation, subject to total benefit limit.

8 Internal rate of return

His internal rate of return is 9.6% if maximum LTC benefits are used starting at age 84.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

¹Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

²Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of

the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

³Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁴Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁵Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Plan for LTC costs tax-efficiently

Client:

Jeanine, a recently retired 65-year-old married female, has significant cash flow from investments. Although her husband purchased LTC insurance through his employer, Jeanine didn't have the same opportunity, and is looking for a tax-efficient way to plan for the risks of long-term care costs.

Financial situation:

The couple also has 401(k) assets that should sustain their retirement lifestyle. She recognizes the effect a long-term care event could have on their lifestyle, and wants to make sure she also has a plan in place.

One solution:

Jeanine purchases a 10-pay, \$150,000 Lincoln *MoneyGuard*® II policy with 3% compound inflation protection, available for an additional charge. She annually earmarks \$15,000 to fund the premiums, so she can lock in coverage at today's guaranteed rates and not risk living uninsured. Lincoln *MoneyGuard* II is a universal life insurance policy with a rider that provides income tax-free reimbursements for qualified long-term care expenses.¹

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	65	\$15,000	\$0	\$120,071	700.5%	\$388,334	\$60,036	\$5,003	327.3%
20	84	\$0	\$120,000	\$157,200	0.3%	\$680,946	\$105,273	\$8,773	8.6%

Hypothetical example only. Benefit amounts will vary by client's age, health status, and gender (except in states where gender does not affect rates or benefits).

¹Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3).

²Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 65-year-old female, married, healthy nonsmoker; Couples Discount; 6 years of coverage; 3% compound inflation option purchased; Return of Premium Option 1 (80%) chosen, assuming premiums are paid as planned, and no loans or withdrawals are taken.

³Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶IRR is the internal rate of return on the death benefit.

⁷Internal rate of return on total LTC benefits.

Use disposable income with a 10-pay strategy

Retired couple wants to make sure they both have a plan

Sample highlights from a projection of values for Lincoln *MoneyGuard*® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

1 Couples Discount

Both spouses need not apply to get the discount. Gender is not a consideration.

2 Inflation protection

3% and 5% inflation protection options, may be available for an additional charge.

3 Flexible premiums

Jeanine can use her cash flow from investments to fund a \$150,000 policy over a 10-year period.

4 Return of premium

80% and 100% ROP options available. Jeanine wants to maximize her future LTC benefits, so she elects the 80% return of premium feature. The return of premium can be exercised after she has fully paid all premiums (year 10).

5 Death benefit

If Jeanine passes away after age 83 without needing care, her policy provides an income tax-free death benefit with a guaranteed value of \$157,200.

6 Long-term care total benefits

If Jeanine needs long-term care at age 84, she will have access to over \$680,946 in tax-qualified coverage, subject to annual and monthly maximums as a result of her total contribution of \$150,000 over 10 years.

Age: 65
Underwriting Class: Female, Couples Discount 1
Minimum LTC Duration: 6 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefit Limits (2)			
						3% Compound Interest			
						Total	Annual	Monthly	IRR(5)
1	65	15,000	0	120,071	700.5%	388,334	60,036	5,003	327.3%
2	66	15,000	0	120,071	137.3%	399,984	61,837	5,153	115.5%
3	67	15,000	0	120,071	57.9%	411,984	63,692	5,308	68.7%
4	68	15,000	0	120,071	29.8%	424,343	65,602	5,467	48.1%
5	69	15,000	0	120,071	16.1%	437,074	67,570	5,631	36.5%
6	70	15,000	0	120,071	8.3%	450,186	69,598	5,800	29.0%
7	71	15,000	452	120,071	3.4%	463,691	71,686	5,974	23.8%
8	72	15,000	1,334	120,071	0%	477,602	73,836	6,153	20.0%
9	73	15,000	1,484	135,000	0	491,930	76,051	6,338	17.2%
10	74	15,000	120,000	195,600	4.8%	506,688	78,333	6,528	15.5%
11	75	0	120,000	190,800	3.7%	521,889	80,683	6,724	14.1%
12	76	0	120,000	187,200	3.0%	537,545	83,103	6,925	13.1%
13	77	0	120,000	182,400	2.3%	553,672	85,596	7,133	12.2%
14	78	0	120,000	178,800	1.9%	570,282	88,164	7,347	11.4%
15	79	0	120,000	174,000	1.4%	587,390	90,809	7,567	10.8%
16	80	0	120,000	170,400	1.1%	605,012	93,533	7,794	10.2%
17	81	0	120,000	166,800	0.9%	623,162	96,339	8,028	9.7%
18	82	0	120,000	163,200	0.6%	641,857	99,230	8,269	9.3%
19	83	0	120,000	160,800	0.5%	661,113	102,206	8,517	9.0%
20	84	0	120,000	157,200	0.3%	680,946	105,273	8,773	8.6%

7 Long-term care monthly benefits

At age 84, Jeanine may receive monthly payments for qualified LTC expenses that begin at \$8,773 and rise 3% compounded annually for inflation, subject to total benefit limit.

8 Internal rate of return

Her internal rate of return is 8.6% if maximum LTC benefits are used starting at age 84.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

¹Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

²Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of

the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

³Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁴Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁵Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Greater affordability for younger, healthier clients

Client:

Ryan, age 40, is currently helping his parents cope with a long-term care event while continuing to raise two elementary school age children. Acutely aware of the costs for his parent's assisted living, Ryan is concerned about long-term care planning for himself but hasn't had time to address it.

Financial situation:

Ryan is contributing toward several long-term goals, including college for his children and his own retirement. He understands the risk to his retirement plans posed by long-term care expenses, but other financial priorities have taken precedence.

One solution:

By planning now at a relatively young age, Ryan can purchase a \$159,000 Lincoln *MoneyGuard II* policy and maintain his budget by spreading the premiums over 25 years. Lincoln *MoneyGuard II* is a universal life insurance policy with a rider that provides income tax-free reimbursement for qualified long-term care expenses.¹

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	40	\$6,360/yr or \$530/mo for 25 years	\$0	\$132,273	1,979.8%	\$358,989	\$44,091	\$3,674	601.1%
40	79	\$0	\$127,200	\$171,720	0.3%	\$2,406,934	\$295,619	\$24,635	8.6%

Hypothetical example only. Benefit amounts will vary by client's age, health status, and gender (except in states where gender does not affect rates or benefits).

¹Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3).

²Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 40-year-old male, single, healthy nonsmoker; 7 years of coverage, 5% compound inflation option purchased; Return of Premium Option 1 (80%) chosen; assuming premiums are paid as planned, and no loans or withdrawals are taken.

³Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶IRR is the internal rate of return on the death benefit.

⁷Internal rate of return on the total LTC benefits.

A 25-pay strategy can significantly lower premiums

Professional in peak earning years wants to protect his family from the burden of long-term care

1 Inflation protection

3% and 5% inflation options may be available for an additional charge. Because Ryan is young and healthy, he doesn't expect to use his coverage for a long time. To hedge against rising long-term care costs, Ryan elects 5% inflation protection.

2 Flexible premiums

Ryan will pay \$6,360 per year, or **\$530 per month for 25 years**, a total of \$159,000.

3 Return of premium

Ryan wants to maximize his future LTC benefits, so he elects the 80% return of premium feature. The return of premium can be exercised after he has fully paid all premiums (year 25).

4 Death benefit

If Ryan passes away during the first 20 policy years without needing care, his policy provides an income tax-free death benefit with a guaranteed value of \$132,273 — provided no benefits have been paid, and no loans or withdrawals are taken.

5 Long-term care total benefits

If Ryan needs long-term care at age 79, he'll have access to more than \$2.4 million in tax-qualified coverage, subject to annual and monthly maximums.

Age: 40
Underwriting Class: Male, Standard
Minimum LTC Duration: 7 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

						Long-Term Care Reimbursement Benefit Limits (2)			
Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	5% Compound Interest			
						Total	Annual	Monthly	IRR(5)
1	40	6,360	0	132,273	1,979.8%	358,989	44,091	3,674	601.1%
2	41	6,360	581	132,273	308.8%	376,939	46,296	3,858	176.0%
3	42	6,360	2,262	132,273	134.8%	395,786	48,610	4,051	101.7%
4	43	6,360	3,951	132,273	78.5%	415,575	51,041	4,253	71.7%
5	44	6,360	5,647	132,273	52.0%	436,354	53,593	4,466	55.5%
6	45	6,360	7,480	132,273	37.0%	458,172	56,273	4,689	45.3%
7	46	6,360	9,818	132,273	27.6%	481,080	59,086	4,924	38.3%
8	47	6,360	12,121	132,273	21.1%	505,134	62,040	5,170	33.1%
9	48	6,360	14,389	132,273	16.5%	530,391	65,142	5,429	29.3%
10	49	6,360	16,613	132,273	13.0%	556,910	68,400	5,700	26.2%
11	50	6,360	18,786	132,273	10.3%	584,756	71,820	5,985	23.8%
12	51	6,360	20,556	132,273	8.2%	613,993	75,411	6,284	21.8%
13	52	6,360	22,320	132,273	6.5%	644,693	79,181	6,598	20.1%
14	53	6,360	24,071	132,273	5.1%	676,928	83,140	6,928	18.7%
15	54	6,360	25,799	132,273	4.0%	710,774	87,297	7,275	17.5%
16	55	6,360	27,497	132,273	3.0%	746,313	91,662	7,639	16.4%
17	56	6,360	29,163	132,273	2.2%	783,629	96,245	8,020	15.5%
18	57	6,360	30,802	132,273	1.5%	822,810	101,057	8,421	14.7%
19	58	6,360	32,418	132,273	0.9%	863,950	106,110	8,843	14.1%
20	59	6,360	34,001	132,273	0.4%	907,148	111,416	9,285	13.4%
21	60	6,360	35,530	133,560	0	952,506	116,987	9,749	12.9%
22	61	6,360	36,936	139,920	0	1,000,131	122,836	10,236	12.4%
23	62	6,360	38,160	146,280	0	1,050,137	128,978	10,748	12.0%
24	63	6,360	39,171	152,640	0	1,102,644	135,427	11,286	11.6%
25	64	6,360	127,200	240,408	3.1%	1,157,776	142,198	11,850	11.3%
26	65	0	127,200	235,320	2.7%	1,215,665	149,308	12,442	11.0%
27	66	0	127,200	228,960	2.4%	1,276,449	156,773	13,064	10.7%
28	67	0	127,200	223,872	2.1%	1,340,271	164,612	13,718	10.4%
29	68	0	127,200	217,512	1.8%	1,407,284	172,842	14,404	10.2%
30	69	0	127,200	212,424	1.6%	1,477,649	181,485	15,124	10.0%
31	70	0	127,200	207,336	1.4%	1,551,531	190,559	15,880	9.8%
32	71	0	127,200	203,520	1.2%	1,629,107	200,087	16,674	9.6%
33	72	0	127,200	198,432	1.1%	1,710,563	210,091	17,508	9.5%
34	73	0	127,200	194,616	0.9%	1,796,091	220,596	18,383	9.3%
35	74	0	127,200	189,528	0.8%	1,885,896	231,625	19,302	9.2%
36	75	0	127,200	185,712	0.6%	1,980,190	243,207	20,267	9.0%
37	76	0	127,200	181,896	0.5%	2,079,200	255,367	21,281	8.9%
38	77	0	127,200	178,080	0.4%	2,183,160	268,135	22,345	8.8%
39	78	0	127,200	175,536	0.4%	2,292,318	281,542	23,462	8.7%
40	79	0	127,200	171,720	0.3%	2,406,934	295,615	24,635	8.6%

6 Long-term care monthly benefits

At age 79 Ryan may receive monthly payments for qualified LTC expenses that begin at \$24,635 and rise 5% compounded annually for inflation subject to total benefit limit.

7 Internal rate of return

His internal rate of return is 8.6% if maximum LTC benefits are used starting at age 79.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

¹Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

²Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of

the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

³Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁴Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁵Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Build early protection and maintain flexibility

Client:

Victor and Gail, both turning age 50 this year, have two children finishing college within the next few years. During the time they were saving for their children's college, they postponed pursuing other long-term objectives, including long-term care funding.

Financial situation:

The couple is no longer contributing to their children's 529 plans and they have the flexibility to use that cash flow elsewhere. Both are contributing the maximum to their 401(k) plans, and they hope to continue working until full retirement age.

One solution:

Using the cash flow that was previously going into college savings, Victor and Gail consider purchasing two Lincoln *MoneyGuard*® II policies that will provide each of them about \$6,000 a month in benefits. By purchasing this year they can spread the payments over 15 years. Lincoln *MoneyGuard* II is a universal life insurance policy with a rider that provides income tax-free reimbursement for qualified long-term care expenses.¹

Values for Victor

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	50	\$8,459/yr for 15 years	\$0	\$146,613	1,633.2%	\$474,176	\$73,307	\$6,109	781.3%
35	84	\$0	\$101,508	\$146,613	0.5%	\$1,295,405	\$200,266	\$16,689	7.7%

Hypothetical example only. Benefit amounts will vary by client's age, health status, and gender (except in states where gender does not affect rates or benefits).

Values for Gail

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	50	\$9,300/yr for 15 yrs	\$0	\$137,567	1,379.2%	\$444,920	\$68,784	\$5,732	656.2%
35	84	\$0	\$111,600	\$146,196	0.2%	\$1,215,479	\$187,910	\$15,659	7.2%

Hypothetical example only. Benefit amounts will vary by client's age, health status, and gender (except in states where gender does not affect rates or benefits).

¹Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3).

²Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. The projection assumes all planned premiums paid on due date. Values assume that the policies were purchased by a 50-year old male and female, Couples Discount, healthy nonsmokers; 3% compound inflation option purchased; Return of Premium Option 1 (80%) chosen; assuming premiums are paid as planned, and no loans or withdrawals are taken.

³Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶IRR is the internal rate of return on the death benefit.

⁷Internal rate of return on total LTC benefits.

Pursue multiple goals with a 15-pay strategy

Funding LTC with current income to protect their future plans.

Sample highlights from a projection of values for Victor's Lincoln *MoneyGuard*® II, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

1 Couples Discount

Both spouses need not apply to get the discount. Gender is not a consideration.

Age: 50
Underwriting Class: Male, Couples Discount 1
Minimum LTC Duration: 6 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

2 Inflation protection

3% and 5% inflation options may be available for an additional charge. To hedge against inflation, Victor and Gail elect 3% inflation protection.

3 Flexible premiums

They can use a portion of cash flow to pay annual premiums: **\$8,459 per year** for Victor and **\$9,300 per year** for Gail.

4 Return of premium

80% and 100% ROP options available. Victor and Gail want to maximize future LTC benefits, so they elect the 80% return of premium feature. The return of premium can be exercised after they have fully paid all premiums (year 15).

5 Death benefit

If Victor passes away without needing care, the policy provides an income tax-free death benefit with a guaranteed value of \$146,613 beginning in policy year one — provided no benefits have been paid, and no loans or withdrawals are taken. Death benefits for Gail are similar over the life of the policy.

6 Long-term care total benefits

If Victor or Gail need long-term care at age 84, they will each have access to over \$1.29 million in tax-qualified coverage, subject to annual and monthly maximums as a result of their premium.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

⁽¹⁾Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

⁽²⁾Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefit Limits (2)			
						3% Compound Interest			
						Total	Annual	Monthly	IRR(5)
1	50	8,459	0	146,613	1,633.2%	474,176	73,307	6,109	781.3%
2	51	8,459	686	146,613	269.3%	488,402	75,506	6,292	206.1%
3	52	8,459	3,132	146,613	118.2%	503,054	77,771	6,481	113.9%
4	53	8,459	5,569	146,613	68.4%	518,145	80,104	6,675	78.0%
5	54	8,459	7,984	146,613	44.8%	533,690	82,507	6,876	59.0%
6	55	8,459	10,571	146,613	31.4%	549,700	84,982	7,082	47.1%
7	56	8,459	13,888	146,613	22.9%	566,191	87,532	7,294	39.1%
8	57	8,459	17,108	146,613	17.1%	583,177	90,158	7,513	33.3%
9	58	8,459	20,224	146,613	12.9%	600,673	92,862	7,739	28.9%
10	59	8,459	23,222	146,613	9.8%	618,693	95,648	7,971	25.5%
11	60	8,459	26,071	146,613	7.4%	637,253	98,518	8,210	22.8%
12	61	8,459	28,226	146,613	5.5%	656,371	101,473	8,456	20.5%
13	62	8,459	30,286	146,613	4.0%	676,062	104,518	8,710	18.7%
14	63	8,459	32,242	146,613	2.8%	696,344	107,653	8,971	17.1%
15	64	8,459	101,508	191,850	5.0%	717,235	110,883	9,240	16.0%
16	65	0	101,508	187,790	4.3%	738,751	114,209	9,517	15.0%
17	66	0	101,508	182,714	3.6%	760,914	117,635	9,803	14.1%
18	67	0	101,508	178,654	3.1%	783,742	121,165	10,097	13.3%
19	68	0	101,508	173,579	2.6%	807,254	124,799	10,400	12.7%
20	69	0	101,508	169,518	2.2%	831,471	128,543	10,712	12.1%
21	70	0	101,508	165,458	1.9%	856,415	132,400	11,033	11.6%
22	71	0	101,508	162,413	1.6%	882,108	136,372	11,364	11.1%
23	72	0	101,508	158,352	1.4%	908,571	140,463	11,705	10.7%
24	73	0	101,508	155,307	1.2%	935,829	144,677	12,056	10.3%
25	74	0	101,508	151,247	1.0%	963,903	149,017	12,418	10.0%
26	75	0	101,508	148,202	0.8%	992,820	153,488	12,791	9.7%
27	76	0	101,508	146,613	0.7%	1,022,605	158,092	13,174	9.4%
28	77	0	101,508	146,613	0.7%	1,053,283	162,835	13,570	9.1%
29	78	0	101,508	146,613	0.7%	1,084,882	167,720	13,977	8.9%
30	79	0	101,508	146,613	0.6%	1,117,428	172,752	14,396	8.7%
31	80	0	101,508	146,613	0.6%	1,150,951	177,934	14,828	8.4%
32	81	0	101,508	146,613	0.6%	1,185,479	183,272	15,273	8.3%
33	82	0	101,508	146,613	0.6%	1,221,044	188,770	15,731	8.1%
34	83	0	101,508	146,613	0.5%	1,257,675	194,433	16,203	7.9%
35	84	0	101,508	146,613	0.5%	1,295,405	200,266	16,689	7.7%

7 Long-term care monthly benefits

At age 84, Victor and/or Gail may each receive monthly payments for qualified LTC expenses. Victor would receive \$16,689 and Gail would receive \$15,659, with a rise of 3% compounded annually for inflation, subject to total benefit limit.

8 Internal rate of return

Victor's internal rate of return is 7.7% if maximum LTC benefits are used starting at age 84 (Gail's IRR is 7.2%).

⁽³⁾Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁽⁴⁾Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁽⁵⁾Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Keep the dreams alive for young professionals

Client:

Cheryl, a 45-year-old single female, has plans to retire at age 62 to pursue her volunteer work. When she can no longer actively volunteer, her plan is to donate a portion of her savings to strengthen the foundation's finances.

Financial situation:

Cheryl is maxing out her 401(k) contributions, which should cover her living expenses when she retires. She has other savings to be spontaneous, travel, and leave a legacy. She is keenly aware that one of the biggest risks to her assets is the potential for LTC costs.

One solution:

Cheryl uses her employment income to purchase a flex-pay \$100,000 Lincoln *MoneyGuard*® II policy with 3% compound inflation protection, available for an additional charge. By starting early — at \$10,000 a year, or \$833 a month, for 10 years — Cheryl will have benefits prior to her retirement. Lincoln *MoneyGuard* II is a universal life insurance policy with a rider that provides income tax-free reimbursements for qualified long-term care expenses.¹

All values and benefits shown are guaranteed ²						Long-term care reimbursement benefit limits ³			
Policy year	Age	Planned premium	Surrender value ⁴	Death benefit ⁵	IRR ⁶	Total benefit	Annual benefit	Monthly benefit	IRR ⁷
1	45	\$10,000/yr or \$833/mo for 10 years	\$1,681	\$101,912	919.5%	\$329,604	\$50,956	\$4,246	432.1%
36	80	\$0	\$79,968	\$113,555	0.4%	\$927,461	\$143,383	\$11,949	6.7%

Hypothetical example only. Benefit amounts will vary by client's age, health status, and gender (except in states where gender does not affect rates or benefits).

¹Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3).

²Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-lapse protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date. Values assume that the policy was purchased by a 45-year-old female, single, healthy nonsmoker; 6 years of coverage; 3% compound inflation option purchased; Return of Premium Option 1 (80%) chosen; assuming premiums are paid as planned, and no loans or withdrawals are taken.

³Total benefit limits for reimbursement of qualified long-term care services. These values assume the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁴Surrender value is the greater of the policy value less surrender charge or the return of premium benefit, if available.

⁵The value represented in the death benefit column is the greater of minimum required death benefit or specified amount.

⁶IRR is the internal rate of return on the death benefit.

⁷Internal rate of return on total LTC benefits.

High-earner funding a 10-pay strategy

Single female funding LTC with current income to protect her future plans.

Sample highlights from a projection of values for Lincoln *MoneyGuard® II*, a universal life insurance policy with long-term care benefit riders that offer reimbursements for qualified LTC expenses:

Age: 45
Underwriting Class: Female, Standard
Minimum LTC Duration: 6 Years

1 Inflation protection

3% and 5% inflation options may be available for an additional charge.

2 Flexible premiums

Cheryl can use a portion of her employment income to pay \$10,000 annual premiums, or **\$833 per month**, for 10 years — a total of \$100,000.

3 Return of premium

80% and 100% ROP options available. Cheryl wants to maximize her future LTC benefits, so she elects the 80% return of premium, feature. The return of premium can be exercised after she has fully paid all premiums (year 10).

4 Death benefit

If Cheryl passes away without needing care, her policy provides an income tax-free death benefit with a minimum guaranteed value of \$101,912. That's more than 1.9% above the \$100,000 premium paid into the policy — provided no benefits have been paid, and no loans or withdrawals are taken.

5 Long-term care total benefits

If Cheryl needs long-term care at age 80, she will have access to over \$1 million in tax-qualified coverage, subject to annual and monthly maximums as a result of her total contribution of \$100,000.

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

						Long-Term Care Reimbursement Benefit Limits (2)			
Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	1 3% Compound Interest			
						Total	Annual	Monthly	IRR(5)
1	45	9,996	1,681	101,912	919.5%	329,604	50,956	4,246	432.1%
2	46	9,996	5,639	101,912	173.2%	339,492	52,485	4,374	139.8%
3	47	9,996	9,663	101,912	75.2%	349,677	54,059	4,505	81.5%
4	48	9,996	13,755	101,912	41.2%	360,168	55,681	4,640	56.8%
5	49	9,996	17,915	101,912	24.8%	370,973	57,351	4,779	43.1%
6	50	9,996	22,252	101,912	15.4%	382,102	59,072	4,923	34.5%
7	51	9,996	27,061	101,912	9.4%	393,565	60,844	5,070	28.5%
8	52	9,996	31,905	101,912	5.4%	405,372	62,669	5,222	24.1%
9	53	9,996	36,771	109,050	3.8%	417,533	64,550	5,379	20.8%
10	54	9,996	79,968	225,510	14.4%	430,059	66,486	5,541	18.7%
11	55	0	79,968	218,313	11.9%	442,960	68,481	5,707	17.0%
12	56	0	79,968	211,915	10.0%	456,249	70,535	5,878	15.6%
13	57	0	79,968	205,518	8.5%	469,937	72,651	6,054	14.5%
14	58	0	79,968	199,920	7.3%	484,035	74,831	6,236	13.5%
15	59	0	79,968	194,322	6.4%	498,556	77,076	6,423	12.7%
16	60	0	79,968	188,724	5.6%	513,513	79,388	6,616	12.1%
17	61	0	79,968	183,127	4.9%	528,918	81,769	6,814	11.5%
18	62	0	79,968	178,329	4.3%	544,786	84,223	7,019	10.9%
19	63	0	79,968	173,531	3.8%	561,129	86,749	7,229	10.5%
20	64	0	79,968	168,732	3.4%	577,963	89,352	7,446	10.0%
21	65	0	79,968	163,934	3.0%	595,302	92,032	7,669	9.7%
22	66	0	79,968	159,936	2.7%	613,161	94,793	7,899	9.3%
23	67	0	79,968	155,938	2.4%	631,556	97,637	8,136	9.0%
24	68	0	79,968	151,140	2.1%	650,503	100,566	8,381	8.8%
25	69	0	79,968	147,941	1.9%	670,018	103,583	8,632	8.5%
26	70	0	79,968	143,942	1.7%	690,118	106,691	8,891	8.3%
27	71	0	79,968	139,944	1.5%	710,822	109,891	9,158	8.1%
28	72	0	79,968	136,745	1.3%	732,146	113,188	9,432	7.9%
29	73	0	79,968	133,547	1.2%	754,111	116,584	9,715	7.7%
30	74	0	79,968	130,348	1.0%	776,734	120,081	10,007	7.5%
31	75	0	79,968	127,149	0.9%	800,036	123,684	10,307	7.4%
32	76	0	79,968	124,750	0.8%	824,037	127,394	10,616	7.2%
33	77	0	79,968	121,551	0.7%	848,758	131,216	10,935	7.1%
34	78	0	79,968	119,152	0.6%	874,221	135,152	11,263	7.0%
35	79	0	79,968	115,954	0.5%	900,448	139,207	11,601	6.8%
36	80	0	79,968	113,555	0.4%	927,461	143,383	11,949	6.7%
37	81	0	79,968	111,156	0.3%	955,285	147,685	12,307	6.6%
38	82	0	79,968	108,756	0.3%	983,944	152,115	12,676	6.5%
39	83	0	79,968	107,157	0.2%	1,013,462	156,679	13,057	6.4%
40	84	0	79,968	104,758	0.1%	1,043,866	161,379	13,448	6.3%

6 Long-term care monthly benefits

At age 80, Cheryl is guaranteed a long-term care benefit beginning at \$11,949 every month in reimbursements for qualified LTC expenses and growing at 3% compounded annually subject to total benefit limit.

7 Internal rate of return

Her internal rate of return is 6.7% if maximum LTC benefits are used starting at age 80.

This represents a sample only; each client's information will generate different results. A separate projection of values should be prepared for each client.

⁽¹⁾Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date and no loans or withdrawals are taken.

⁽²⁾Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected, and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

⁽³⁾Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

⁽⁴⁾Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

⁽⁵⁾Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.

Now identify your new clients

Revisit the four Lincoln *MoneyGuard*® solutions client profiles and use the space below to name potential clients who may be good candidates for Lincoln *MoneyGuard* II.

Cash-strong clients, age 60 plus

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

Pre-retirees, ages 50 to 65

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

Retirees looking to reposition assets or disposable income	Young professionals, ages 40 to 55
1. _____	1. _____
2. _____	2. _____
3. _____	3. _____
4. _____	4. _____
5. _____	5. _____
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Why Lincoln Financial Group

Since 1905, we've remained committed to helping Americans plan for retirement, prepare for the unexpected, and protect their wealth from taxes, long-term health costs, longevity, inflation, and market risk. We have continued to keep our promises through challenging financial times, including the Great Depression and the Financial Crisis of 2008. When other companies failed, we remained strong and prospered.

Today, more than 17 million Americans rely on us for the knowledge, experience and solutions to help them meet their goals.

For more information about Lincoln *MoneyGuard*® solutions, contact 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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