

8 facts you should know about Lincoln *MoneyGuard*[®] Reserve

Contact
your Lincoln
representative
today.

When you compare long-term care solutions, consider these important facts about Lincoln *MoneyGuard* Reserve (a universal life policy with long-term care benefits).

Fact 1: There is no elimination or deductible period for home healthcare — Since many clients start long-term care with home healthcare it can make a real difference in the total out-of-pocket cost to the client.

Fact 2: Clients can purchase Lincoln *MoneyGuard* Reserve up to age 80 — Not all solutions are available for older ages.

Fact 3: It has inflation options to hedge against rising costs — This is especially advantageous for clients 60 and younger. They can protect against future escalated expenses and build a larger reserve of LTC benefits.

Fact 4: A simple money back guarantee — Lincoln *MoneyGuard* Reserve features a simple, lifetime Return of Premium Rider. If at any time a client has a change of heart, the client can request a return of premium.¹

Fact 5: Flexible or single premiums — Your clients will have the financial flexibility to choose the payment option that suits their needs.

Fact 6: The client's benefits are tax-advantaged — Consider the tax implications of your LTC protection recommendation. Not all products meet the federal criteria for “qualified long-term care insurance.” Lincoln *MoneyGuard* Reserve does, and your client's reimbursements for qualified long-term care are income tax-free.²

Fact 7: A residual death benefit is included in every policy — There's no red tape and no need to opt in. It is available to every client and will not be less than 10% of the specified amount of death benefit, unless loans or withdrawals are taken.

Fact 8: Lincoln has provided linked-benefit UL with LTC benefits since 1988 — With more than 60,000 policies in-force, Lincoln has a history of customer-focused service and claims-paying ability.

¹The client would be refunded the amount, less any benefits paid or any loans or withdrawals taken, and it may have tax implications.

²Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3).



Hello future.[®]

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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Important Disclosures. Please read.

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. Guarantees and contractual obligations are backed by the claims-paying ability of the applicable issuing company and are subject to policy terms and conditions.

Products and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. The cost of the riders is deducted monthly from the policy cash value.

Policies:

Lincoln *MoneyGuard*® Reserve, universal life insurance policy form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), an Extension of Benefits Rider on Rider Form LR852 (8/05), and a Return of Premium Rider on Rider Form LR850 (10/07) or LR850F (10/07).

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