



Lincoln *MoneyGuard*[®] Reserve Plus

5 reasons why



Since 1988, Lincoln *MoneyGuard* universal life policies with optional long-term care riders have helped protect more than 60,000 clients from the risks of long-term care expenses.

- 1. Protect clients from the risks of long-term care expenses**
Clients receive income tax-free reimbursements, of significantly more value than the premium paid, for qualified long-term care expenses. This gives your client more buying power for long-term care needs.
- 2. Death benefit for beneficiaries**
If your client never needs long-term care or doesn't use all of their long-term care benefit, a death benefit is paid to beneficiaries income tax-free.
- 3. Money back guarantee**
Lincoln *MoneyGuard* Reserve Plus provides a money back guarantee.¹
- 4. Streamlined application process**
The application process requires a few simple prescreening questions and a 45-minute phone interview—no exams, labs or doctor's statements.²
- 5. Outstanding claims management experience**
Based on previous *MoneyGuard* Reserve claims experience, the majority of claims are approved and paid within five days or less.

There is no deductible or elimination period.

Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1).

¹The amount received will be adjusted for any benefits paid and/or any loans and withdrawals, it may have tax implications, and it is subject to the terms of the Enhanced Surrender Value Endorsement.

²Prescreening questions not available in CA.

Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company, Fort Wayne, IN.

Products issued by:
The Lincoln National Life Insurance Company

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

Hello future.®

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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ECG 4/11 **Z04**

Order code: MGR-STO-FLI001

11-1187A



Lincoln
Financial GroupSM

Issuers:

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 backed by 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 issuing insurance company.

Products and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions.

Policies:

Lincoln *MoneyGuard*® Reserve Plus, universal life insurance policy form LN870 with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR870, an Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F, an Extension of Benefits Rider on Rider Form LR871, and a Nonforfeiture Benefit Rider on Rider Form LR872.

Lincoln *MoneyGuard*® Reserve Plus is not approved in New York. Check state availability.

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