



The Lincoln National Life Insurance Company

# Lincoln MoneyGuard® Reserve Plus

"I'd like to plan ahead and keep pace with rising long-term care costs."



The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Lincoln MoneyGuard Reserve Plus universal life insurance with optional long-term care benefit riders<sup>1</sup> can help protect you from future long-term care expenses. Consider this hypothetical example.

## DAN, AGE 50

**Status:** Healthy, nonsmoking, and does not expect to need long-term care for some time.

**Concern:** Dan wants to protect his children from the stress of managing his long-term care expenses should he eventually require care. A licensed insurance agent/representative recommends a \$100,000 single premium Lincoln MoneyGuard Reserve Plus policy with the two-year Convalescent Care Benefits Rider<sup>2</sup> and the four-year Extension of Benefits Rider. This will provide Dan with long-term care benefits for up to six years. To keep pace with tomorrow's rising costs, Dan elects a 3% simple inflation option. There is no deductible or elimination period on the long-term care benefits.

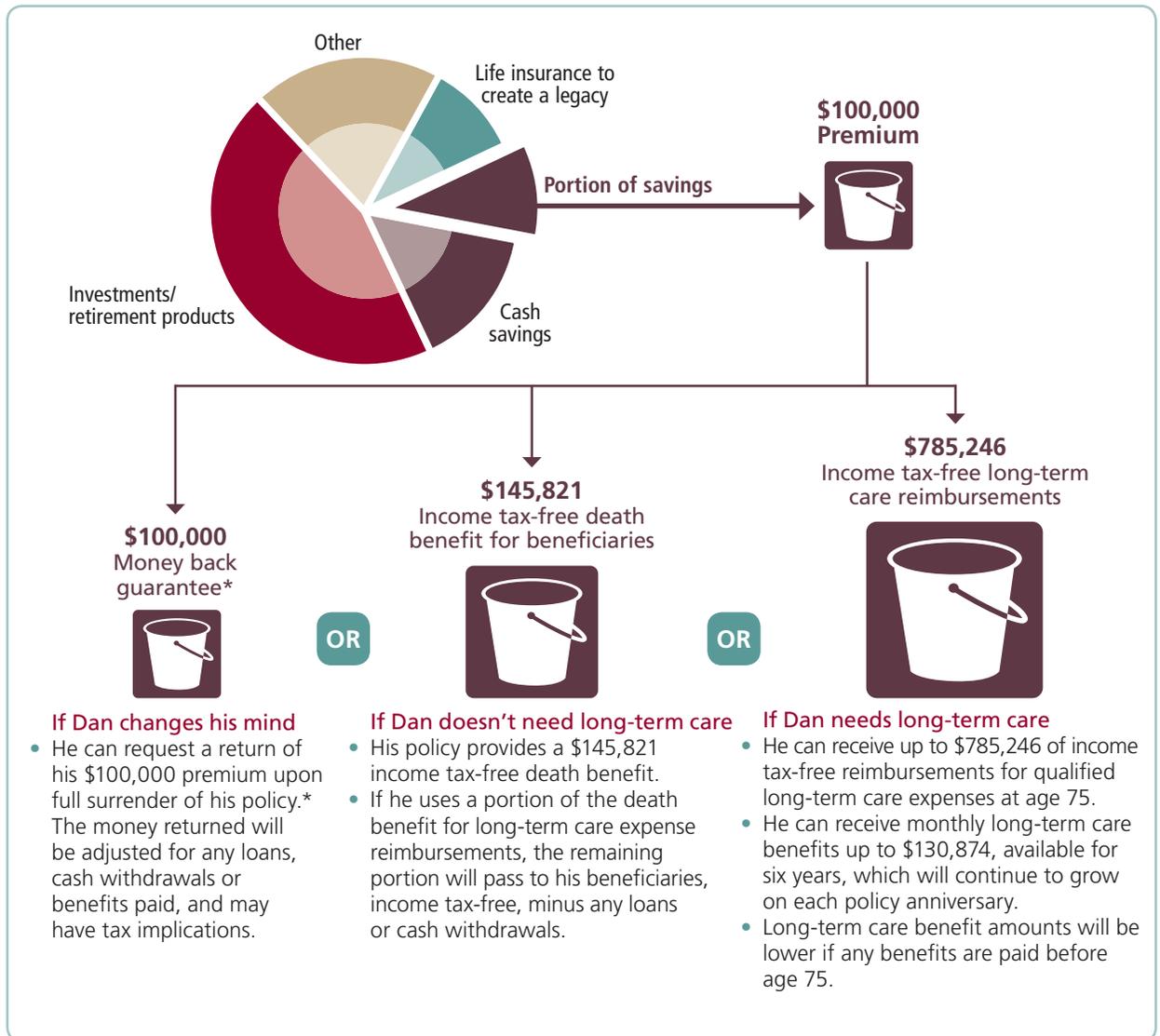
\*Through the Enhanced Surrender, Value Endorsement available at issue on all single premium policies, and flexible premium policies for ages 35–65. See Endorsement for complete terms and conditions.

Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company. 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). Estate and local taxes may apply. Please consult with a tax attorney or tax advisor for more information.

Benefit amounts vary by age, gender and health status (except in Montana, where gender does not affect rates or benefits). Product features, including rates, benefits, exclusions, limitations, terms and definitions, may vary by state.

<sup>1</sup>Available at an additional cost.

<sup>2</sup>State variations may apply.



## Lincoln MoneyGuard® Reserve Plus

It provides benefits you may tap into to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement.

**For more information or to request a personalized projection of values, contact a licensed insurance agent/representative.**

### 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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Lincoln MoneyGuard® Reserve Plus is a universal life insurance policy with a Convalescent Care Benefits Rider (CCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Enhanced Surrender Value Endorsement (ESVE) is included in the policy cost for all single premium policies and for flexible premium policies for issue ages 35–65. The additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, or claim payments made. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions, and/or reductions.

Lincoln MoneyGuard® Reserve Plus is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN870 with the Convalescent Care Benefits Rider (CCBR) on Rider Form LR870, an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F, an optional Extension of Benefits Rider (EOBR) on Rider Form LR871, and an optional Nonforfeiture Benefit Rider (NFO) on Rider Form LR872.

**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.

#### Summary of general exclusions and limitations

The LTC riders will not provide benefits for: care provided in facilities operated primarily for the treatment of Mental or Nervous Disorders (this exclusion does not apply to qualifying stays or care resulting from a clinical diagnosis of Alzheimer's Disease or similar forms of dementia); treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law; loss to the extent that benefits are payable under any of the following: Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount), other governmental programs (except Medicaid), workers compensation laws, employer's liability laws, and occupational disease laws; confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the International Benefits provision; services provided by a facility or an agency that does not meet this rider definition for such facility or agency, except as provided in the Alternative Care Services provision; and services provided by a member of the Insured's Immediate Family or for which no charge is normally made in the absence of insurance.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

Not approved for use in New York. Check state availability.