

Lincoln MoneyGuard® Reserve Plus

Prepare for long-term care expenses
with convenient, flexible premiums

The Lincoln National
Insurance Company

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

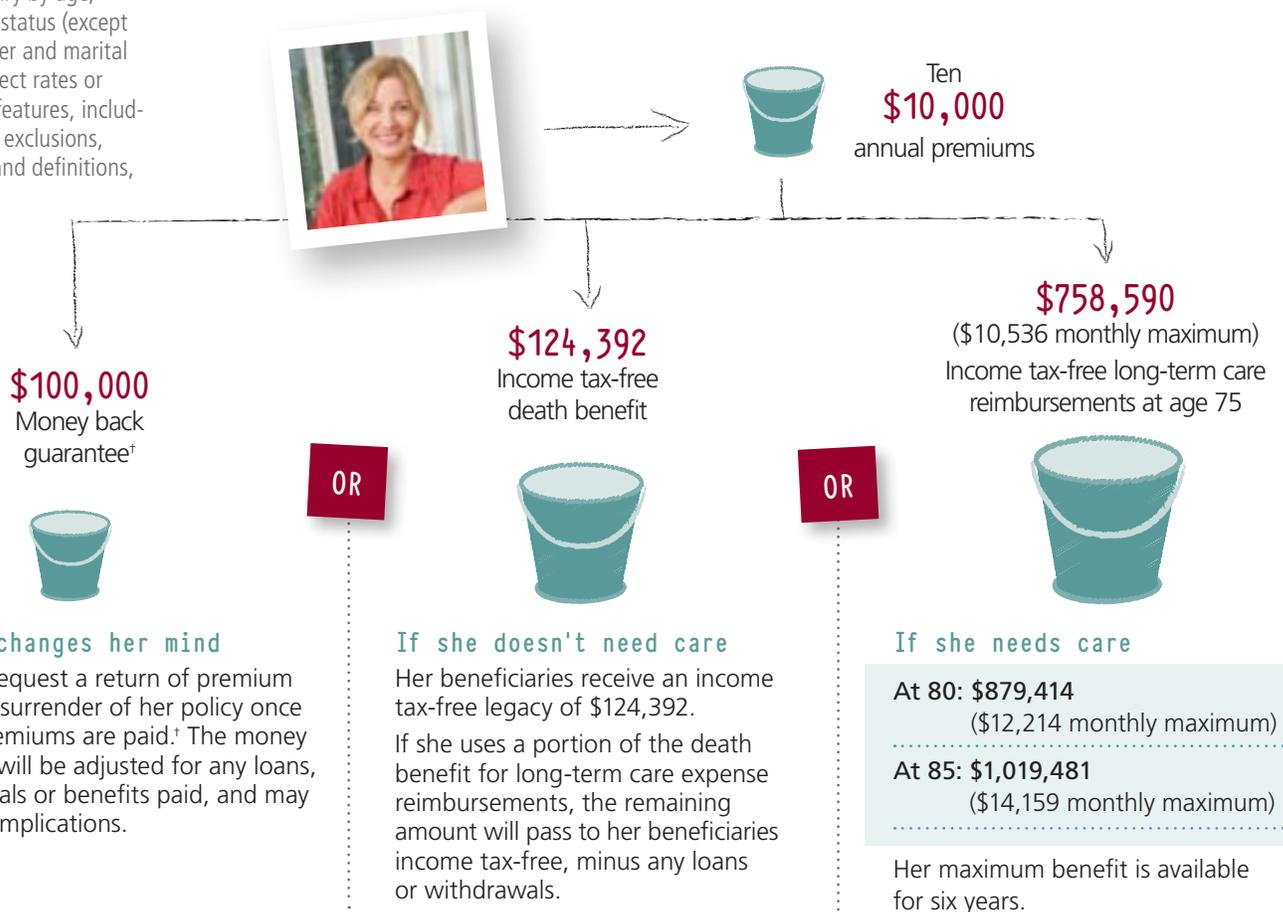
Guarantees are backed by the claims-paying ability of the issuing company. Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). Estate and local taxes may apply. Please consult with a tax attorney or tax advisor for more information.

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

Here's a smart way to help protect your savings from long-term care expenses. It's Lincoln MoneyGuard Reserve Plus universal life insurance with optional long-term care benefit riders that provide reimbursement for qualified long-term care expenses.¹ Pay convenient, flexible premiums. Add an optional rider to help hedge against increasing healthcare costs. Here's how it works.

Meet Robin (a hypothetical example)

She's a healthy, nonsmoker, age 50, who wants to prepare for a financially secure retirement. After consulting with a licensed insurance agent/representative, Robin buys a 10-pay flexible premium Lincoln MoneyGuard Reserve Plus policy with a two-year Convalescent Care Benefits Rider* and a four-year Extension of Benefits Rider*. To help keep pace with rising long-term care costs, she purchases a 3% compound inflation option. Robin's premiums work within her budget, and she's confident that she'll have benefits regardless of the future.



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		

*State variations apply.

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

¹ Available at an additional cost.

Ask about 3, 5, or 7-year options also available to help you prepare for the future.

Talk to a licensed insurance agent/representative about protecting your retirement savings with Lincoln *MoneyGuard*® Reserve Plus.

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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. Additionally, long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the Insured during the coverage period.

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 issuer.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state. Not approved for use in New York. Check state availability.

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, or chemical dependency (unless the drug addiction, or chemical dependency 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, occupational disease laws, and motor vehicle no-fault 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.

*State variations apply.

You're In ChargeSM

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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