

Lincoln MoneyGuard® Reserve Plus

Take charge of your future. Prepare for long-term care expenses.

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

Guarantees are subject to 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 a tax attorney or tax advisor for more information.

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

Help protect your retirement savings and your financial independence with Lincoln MoneyGuard Reserve Plus. This universal life insurance has optional long-term care benefit riders that provide reimbursement for your qualified long-term care expenses.¹ It gives you a choice of premium payment options to fit your financial plan. Here's how it works.



Meet Nancy (a hypothetical single-pay example)

She's a healthy, nonsmoker, age 60, who wants to prepare for a secure retirement. After meeting with a licensed insurance agent/representative, Nancy purchases a single premium Lincoln MoneyGuard Reserve Plus policy with a two-year Convalescent Care Benefits Rider* and a four-year Extension of Benefits Rider.* She makes one \$100,000 payment. Now, she's confident about her future because her policy provides benefits—even if she never needs care.

Benefits if she needs long-term care



\$477,144

She can receive care—even in the comfort of her home.

Her maximum monthly benefit: \$6,627

Her maximum annual benefit: \$79,524 (available for 6 years)

A legacy if she doesn't



\$159,048

An income tax-free death benefit
The death benefit would be reduced by any loans, withdrawals and benefits paid.

Return of premium options



\$100,000

A full return of premium is available after year 5.² The money returned will be adjusted for any loans, withdrawals and benefits paid, and will have tax implications.

Return of premium vesting schedule

Months 0-6 =	100%
Months 7-12 =	90%
Year 2 =	92%
Year 3 =	94%
Year 4 =	96%
Year 5 =	98%
Year 6 =	100%

*State variations apply ¹Available at an additional cost. ²Through the Enhanced Surrender Value Endorsement available at issue on all single premium policies and flexible premium policies for ages 35–69. Endorsement contains complete terms and conditions. Hypothetical example only.

Take charge of your future

Do it your way. Talk to a licensed insurance agent/representative about your strategy with a choice of premium payment options for 1, 3, 5, 7 and 10 years.

Important disclosures:

This material was prepared to support the promotion and marketing of investment and insurance products. Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state, or local tax penalties. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.

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 and for flexible premium policies for issue ages 35–69. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made, and it will have tax implications. 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. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner.

Lincoln *MoneyGuard*® Reserve Plus is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN870/ICC11LN870 with the Convalescent Care Benefits Rider* (CCBR) on Rider Form LR870/ICC11LR870, an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F/ICC11B10465F, an optional Extension of Benefits Rider* (EOBR) on Rider Form LR871/ICC11LR871, and an optional Nonforfeiture Benefit Rider (NFO) on Rider Form LR872/ICC11LR872.

All guarantees and benefits of the insurance policy are subject to 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, including benefits, exclusions, limitations, terms, and definitions, may vary by state. Product not available in New York. Flier not approved for use in all states.

General exclusions and limitations

The LTC riders will not provide benefits for: a. 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); b. treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); c. treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; d. 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; e. 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; f. 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; g. 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 h. 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.

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

©2013 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN1308-2083568

POD 8/13 Z01

Order code: MGR-SP-FLI001

