

Our 0-day elimination period helps clients save money

All Lincoln *MoneyGuard*® solutions have a 0-day elimination period that lets your clients access benefits sooner, once qualified, and prevents them from paying out-of-pocket costs. **Other long-term care solutions may require your clients to pay out-of-pocket costs for 90 days or even longer.**

90 days of care could cost you:

This much today



Assumes 90-day costs using national averages.

And even more in the future



Assumes 90-day costs using national averages projected for 30 years with a 3% annual increase.

Source: LTCG, "2021 Lincoln Financial Cost of Care Survey," March 2022, www.whatcarecosts.com/lincoln. For a printed copy, call 877-ASK-LINCOLN.

Insurance products issued by:
The Lincoln National Life Insurance Company



Speak with your Lincoln *MoneyGuard*[®] representative to learn more about our long-term care expense protection solutions.

Distributor:

Lincoln Financial Distributors, Inc.

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 issuer.

MoneyGuard Market Advantage[®] is a variable universal life insurance policy issued on policy forms ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, a Value Protection Rider on Form ICC20VPR-892/VPR-892 and a Benefit Transfer Rider on Form ICC22BTR-895/BTR-895. Not available in CA or NY.

MoneyGuard Fixed Advantage[®] is a universal life insurance policy with a long-term care rider issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890; Benefit Transfer Rider on form ICC21BTR-894/BTR-894.

Lincoln MoneyGuard[®] II is a universal life insurance product issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Only available in CA.

Only appropriately licensed Registered Representatives can sell variable products.

Variable products are sold by prospectuses, which contain the investment objectives, risks, and charges and expenses of the variable product and its underlying investment options. Read carefully before investing.

Policy values will fluctuate and are subject to market risk and to possible loss of principal. Products, riders and features are subject to state availability. Limitations and exclusions may apply.

For financial professional use only. Not for use with the public.

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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LCN-4781235-060922
POD ADA 9/22 Z04
Order code: MG-ELIM-FLI001

